Cycle Date: March-2014
Run Date: 06/05/2014
Interval: Annual

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Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

 Count of CU :
 118

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District: N/A - N/A - N/A - N/A

Parameters:

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial Ir	formation						
Return to cover		For Charter	N/A						
06/05/2014		Count of CU	118						
CU Name: N/A		Asset Range	N/A						
Peer Group: N/A		Criteria	Region: N	lation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cre	edit
	Count	of CU in Peer Group	N/A						
	Dec-2010		% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Equivalents	696,453,942			912,083,387	20.1	763,606,681	-16.3	1,096,984,598	
TOTAL INVESTMENTS	2,579,439,079			3,035,406,833		2,946,742,615		2,977,390,232	
Loans Held for Sale	17,111,730	15,903,467	-7.1	79,889,334	402.3	22,100,786	-72.3	58,361,834	164.1
Real Estate Loans	2,889,151,822	2,873,794,373	-0.5	2,877,959,453	0.1	3,051,405,709	6.0	3,030,219,199	-0.7
Unsecured Loans	579,186,014	617,977,964		651,200,953		699,404,674		675,762,332	
	2.575.615.405				6.3	, ,			
Other Loans TOTAL LOANS	6,043,953,241	,, - ,		2,807,810,391 6,336,970,797	3.3			3,116,683,127 6,822,664,658	
					17.3				+
(Allowance for Loan & Lease Losses)	(69,931,387)	(67,528,089)		(79,203,059) 245,172,923		(69,429,198)		(68,341,849)	
Land And Building Other Fixed Assets	228,541,194 35,261,445	, ,		245,172,923 34,587,634				264,248,315 40,736,454	
NCUSIF Deposit	79,704,815			89,334,962	7.2		4.5	93,263,993	
All Other Assets TOTAL ASSETS	146,676,104 9,757,210,163			203,836,912 10,858,079,723	20.6 5.2	, ,		237,746,371 11,523,054,606	
LIABILITIES & CAPITAL:	9,757,210,163	10,310,701,403	5.7	10,050,079,725	5.2	11,091,949,430	2.2	11,523,054,606	3.9
	40 200 255	40.044.000	47.0	42 022 244	25.4	10 100 500	40.0	7 000 005	44.7
Dividends Payable	12,392,255			13,833,311	35.4	12,406,580	-10.3	7,230,225 182,698,179	
Notes & Interest Payable	301,012,245			249,528,237	-18.8				-1.8 28.7
Accounts Payable & Other Liabilities Uninsured Secondary Capital and	78,654,425	112,575,480	43.1	124,929,620	11.0	103,357,143	-17.3	133,017,451	28.7
1 '	0		NI/A	0	NI/A	0	NI/A	0	NI/A
Subordinated Debt Included in Net Worth ³ TOTAL LIABILITIES	202.050.025	420.240.200		200 204 400	N/A	0	N/A	<u> </u>	N/A
	392,058,925			388,291,168	-9.7 7.3	301,716,491		322,945,855	
Share Drafts	1,226,435,529			1,470,819,402		, , ,		1,683,497,766	
Regular shares	2,171,932,429			2,664,584,488		, , ,	8.8	3,126,403,265	
All Other Shares & Deposits TOTAL SHARES & DEPOSITS	4,972,649,959 8,371,017,917	5,061,635,574 8,827,111,059		5,220,689,075 9,356,092,965		5,206,157,630 9,654,946,322		5,238,419,537 10,048,320,568	
Regular Reserve	244,488,168			210,138,422	-7.9			213,566,034	
Other Reserves	274,433,427	206,927,452		220,530,951	6.6	, ,		201,138,633	
Undivided Earnings	475,211,726			683,026,217	9.4	, ,		737,083,516	
TOTAL EQUITY	994,133,321	1,059,372,156		1,113,695,590		1,135,286,623		1,151,788,183	
TOTAL LIABILITIES, SHARES, & EQUITY	9,757,210,163			10,858,079,723	5.2			11,523,054,606	
INCOME & EXPENSE	9,737,210,103	10,310,701,400	3.7	10,030,079,723	5.2	11,031,343,430	2.2	11,323,034,000	5.5
Loan Income*	376,309,592	355,820,443	-5.4	343,483,429	-3.5	333,662,896	-2.9	81,966,347	-1.7
Investment Income*	58,229,825			49,187,521	-10.2	44,803,870	-8.9	11,225,996	
Other Income*	182,756,981	194,857,197		230,995,515				51,103,064	
Total Employee Compensation & Benefits*	177,899,669			206,369,608	10.7	215,397,956		54,713,145	
Temporary Corporate CU Stabilization	177,000,000	100,474,100	7.0	200,303,000	10.7	210,007,000	7.7	04,710,140	1.0
Expense & NCUSIF Premiums*/2	20,830,835	20,730,768	-0.5	8,526,463	-58.9	7,341,380	-13.9	196,933	-89.3
Total Other Operating Expenses*	185,636,132			208,655,942				53,745,381	-2.7
Non-operating Income & (Expense)*	-1,993,406			541,601	159.8	4,303,354		-602,047	
NCUSIF Stabilization Income*	0	(0	N/A	0	N/A	0	N/A
Provision for Loan/Lease Losses*	65,614,915	50,696,965		58,571,435		47,359,233		10,313,889	
Cost of Funds*	124,496,922			82,571,161				15,273,736	
NET INCOME (LOSS) EXCLUDING STABILIZATION	,,-	,.		- ,- , -		,- ,		-, -,	
EXPENSE & NCUSIF PREMIUM */1	61,655,354	76,943,644	24.8	68,039,920	-11.6	62,847,999	-7.6	9,647,209	-38.6
Net Income (Loss)*	40,824,519			59,513,457				9,450,276	
TOTAL CU's	126	124	-1.6	118	-4.8	118	0.0	118	0.0
* Income/Expense items are year-to-date while the related %change	ratios are annualized.								
# Means the number is too large to display in the cell									
Prior to September 2010, this account was named Net Income (Lo									
² Prior to September 2010, this account was named NCUSIF Stabilized	zation Expense. For Decemb	er 2010 and forward, this	account incl	udes Temporary Corpor	ate CU Sta	abilization Expense			
and NCUSIF Premiums.	d to Not Month "	I	1						Fig. 1
³ December 2011 and forward includes "Subordinated Debt Included	a in Net Worth."							1. Summary	rınancıal

			Analysis						
Return to cover		For Charter :	-						
06/05/2014		Count of CU : Asset Range :							
CU Name: N/A Peer Group: N/A	 		Region: Natio	n * Peer Grou	n· All * State :	= 'MO' * Type li	ncluded: Fede	rally Insured	State Credit
·			· ·						Julio Or Guit
	Count of CU in	Peer Group :	N/A		Dec-2013			Mar-2014	
CARITAL AREQUACY	Dec-2010	Dec-2011	Dec-2012	Dec-2013	PEER Avg	Percentile**	Mar-2014	PEER Avg	Percentile**
CAPITAL ADEQUACY Net Worth/Total Assets	10.23	10.23	10.22	10.50	N/A	N/A	10.20	N/A	N/A
Net Worth/Total Assets Net Worth/Total AssetsIncluding Optional	10.23	10.23	10.22	10.50	N/A	N/A	10.20	N/A	IN/A
Total Assets Election (if used)	10.25	10.24	10.24	10.52	N/A	N/A	10.22	N/A	N/A
Total Delinquent Loans / Net Worth 3	7.95	7.35		6.08	N/A	N/A	4.67	N/A	N/A
Solvency Evaluation (Estimated)	111.88	112.00		111.76	N/A	N/A	111.45	N/A	N/A
Classified Assets (Estimated) / Net Worth	7.00	6.40	7.13	5.96	N/A	N/A	5.88	N/A	N/A
ASSET QUALITY Delinquent Loans / Total Loans ³	1.31	1.27	1.15	1.04	N/A	N/A	0.80	N/A	N/A
* Net Charge-Offs / Average Loans	1.04	0.89		0.90	N/A	N/A N/A	0.64	N/A N/A	N/A N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.35			100.78	N/A	N/A	101.70	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.38	1.26		-0.94	N/A	N/A	-0.60	N/A	N/A
Delinquent Loans / Assets 3	0.81	0.75	0.67	0.64	N/A	N/A	0.48	N/A	N/A
<u>EARNINGS</u>									
* Return On Average Assets	0.42	0.56	0.56	0.51	N/A	N/A	0.33	N/A	N/A
* Return On Average Assets Excluding Stabilization	0.04	0.77	0.64	0.57	NI/A	NI/A	0.24	NI/A	NI/A
Income/Expense & NCUSIF Premium ² * Gross Income/Average Assets	0.64 6.41	0.77 6.03	0.64 5.89	0.57 5.54	N/A N/A	N/A N/A	0.34 5.10	N/A N/A	N/A N/A
* Yield on Average Loans	6.21	5.84		5.07	N/A	N/A	4.81	N/A	N/A
* Yield on Average Investments	1.91	1.61		1.21	N/A	N/A	1.19	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.90			2.10	N/A	N/A	1.81	N/A	N/A
* Cost of Funds / Avg. Assets	1.29	0.99	0.78	0.60	N/A	N/A	0.54	N/A	N/A
* Net Margin / Avg. Assets	5.11	5.05		4.94	N/A	N/A	4.56	N/A	N/A
* Operating Exp./ Avg. Assets	3.99	3.97		4.04	N/A	N/A	3.84	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.68	0.51		0.43	N/A	N/A	0.36	N/A	N/A
* Net Interest Margin/Avg. Assets Operating Exp./Gross Income	3.22 62.27	3.10 65.84		2.85 72.94	N/A N/A	N/A N/A	2.76 75.30	N/A N/A	N/A N/A
Fixed Assets & Foreclosed & Repossessed Assets	02.21	05.04	67.91	72.94	IN/A	IN/A	75.30	IN/A	IN/A
/ Total Assets ¹	3.11	3.04	2.91	3.13	N/A	N/A	3.03	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.86	2.85	2.87	3.01	N/A	N/A	2.93	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	31.94	31.80		34.91	N/A	N/A	33.62	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.05	26.22		29.46	N/A	N/A	30.56	N/A	N/A
Total Loans / Total Shares Total Loans / Total Assets	72.20	69.47 59.44		70.57 61.43	N/A N/A	N/A N/A	67.90 59.21	N/A N/A	N/A N/A
Cash + Short-Term Investments / Assets	61.94 14.19	14.14		12.07	N/A	N/A N/A	14.11	N/A N/A	N/A N/A
Total Shares, Dep. & Borrs / Earning Assets	94.02	93.77		94.59	N/A	N/A	94.88	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	39.19			45.21	N/A	N/A	47.01	N/A	N/A
Borrowings / Total Shares & Net Worth	3.21	3.11	2.38	1.72	N/A	N/A	1.63	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	222.11	213.04	209.55	222.39	N/A	N/A	218.36	N/A	N/A
<u>PRODUCTIVITY</u>									
Members / Potential Members	4.44	4.39		4.28	N/A	N/A	4.24	N/A	N/A
Borrowers / Members	46.16			46.90	N/A	N/A	45.48	N/A	N/A
Members / Full-Time Employees Avg. Shares Per Member	374.98 \$6,802	373.65 \$7,058		368.31 \$7,313	N/A N/A	N/A N/A	368.52 \$7,566	N/A N/A	N/A N/A
Avg. Loan Balance	\$10,640	\$10,530		\$11.004	N/A	N/A	\$11,295	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$54,205	\$55,714		\$60,091	N/A	N/A	\$60,725	N/A	N/A
OTHER RATIOS	, , , , ,	, , ,	, ,	4 7			* 7	-	
* Net Worth Growth	4.14			4.93	N/A	N/A	3.44	N/A	N/A
* Market (Share) Growth	5.38	5.45		3.19	N/A	N/A	16.30	N/A	N/A
* Loan Growth	-0.55	1.47		7.52	N/A	N/A	0.55	N/A	N/A
* Asset Growth	2.58			2.15	N/A	N/A	15.55	N/A	N/A
* Investment Growth * Membership Growth	9.24			-6.42 2.49	N/A N/A	N/A N/A	41.30 2.41	N/A N/A	N/A N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decem			3.00	2.49	IN/A	IN/A	2.41	IN/A	IN/A
**Percentile Rankings and Peer Average Ratios are produced once a quarter		- 0,	ete.			1			
Subsequent corrections to data after this date are not reflected in the Percen				cycle.					
Percentile Rankings show where the credit union stands in relation to its peers									
peer group are arranged in order from highest (100) to lowest (0) value. The p the entire range of ratios. A high or low ranking does not imply good or bad p	erformance. How	vever, when revie							ı
conclusions as to the importance of the percentile rank to the credit union's fir									
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a ² Prior to September 2010, this ratio was named Return on Assets Prior to NC From December 2010 forward, NCUSIF Premium Expense is also excluded	USIF Stabilizatio								
³ The NCUA Board approved a regulatory/policy change in May 2012 revising	the delinquency	reporting require	ments for trouble	d debt restructur	ed (TDR) loans.				2 8-4
This policy change may result in a decline in delinquent loans reported as of	June 2012.								2. Ratios

		unnlamantal	Ratio Analysis		
Return to cover		For Charter :		3	
06/05/2014		Count of CU :			
CU Name: N/A		sset Range :			
Peer Group: N/A			Region: Natio	n * Peer Grou	p: All * State
	ount of CU in	Peer Group :	N/A		
	Dec-2010	Dec-2011	Dec-2012	Dec-2013	Mar-2014
OTHER DELINQUENCY RATIOS ¹	Dec-2010	Dec-2011	Dec-2012	Dec-2013	Widi-2014
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.53	1.19	0.94	0.97	0.77
STS Loans DQ >= 60 Days / Total STS Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally	N/A	6.75	4.21	5.58	5.11
Guaranteed Student Loans	NI/A	N/A	N/A	0.72	0.71
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A N/A	N/A	N/A	0.72	0.71 0.70
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	N/A	N/A	0.81	0.70
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	N/A	3.06	2.67
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not	N/A	N/A	6.92	7.74	10.25
Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.24	1.13	1.43	7.74 1.31	1.10
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.48	1.49	0.84	1.52	1.60
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	3.30	5.01	6.23	5.05	5.28
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	2.18	3.84	3.60	2.51	1.91
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not	N1/A	N/A	05.50	00.51	0.40
Secured by RE	N/A N/A	N/A N/A	35.53 N/A	29.51 0.00	6.12 1.08
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses to Delinquent Loans	88.09	87.00	108.79	98.04	1.08
REAL ESTATE LOAN DELINQUENCY 1	00.03	07.00	100.73	30.04	124.01
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg					
Fixed and Hybrid/Balloon > 5 years	1.87	1.87	1.18	1.29	0.87
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total	1.28	0.89	0.93	0.90	0.65
1st Mta Adiustable Rate and Hvbrid/Balloon < 5 vears Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE	1.20	0.03	0.33	0.30	0.03
Fixed/Hybrid/Balloon Loans	1.36	1.53	0.99	1.89	1.04
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.59	0.54	0.50	0.34	0.29
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int	3.74	3.67	0.93	0.15	5.40
Only and Pmt Opt First & Other RE Loans Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	N/A	8.03	18.77	6.93
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns					
also Reported as Business Loans	N/A	N/A	56.65	8.20	50.99
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.22 1.44	3.19 1.36	2.57 0.98	2.91 1.08	2.46 0.72
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans MISCELLANEOUS LOAN LOSS RATIOS	1.44	1.30	0.96	1.06	0.72
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	25.55	27.82	24.24	15.59	18.05
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.23	3.15	2.41	2.24	2.66
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	N/A	N/A	6.06	3.57	0.07
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	0.62	0.67
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.41 0.22	0.46 0.27	0.41 0.28	0.62 0.67	0.20 0.13
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans * Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.22	0.27	0.20	0.50	0.13
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest	0.00	0.00	0.70	0.00	0.00
Only and Payment Option First & Other RE Loans	0.24	1.24	0.47	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.24	1.16	0.92	1.02	1.19
* Net Charge Offs - Participation Loans / Avg Participation Loans * Net Charge Offs - Member Business Loans / Avg Member Business Loans	1.15 1.20	0.97 0.65	1.13 0.83	1.10 5.18	0.27 0.97
SPECIALIZED LENDING RATIOS	1.20	0.03	0.63	5.16	0.97
Indirect Loans Outstanding / Total Loans	17.22	17.04	16.96	18.05	18.32
Participation Loans Outstanding / Total Loans	2.44	2.86	2.73	2.61	2.79
Participation Loans Purchased YTD / Total Loans Granted YTD	2.54	3.13	1.65	2.17	4.17
* Participation Loans Sold YTD / Total Assets	0.10	0.08	0.05	0.14	0.26
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.55	2.84	2.88	2.77	2.73
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	0.96	0.01	0.02	0.07	0.01
Student Loans	N/A	N/A	N/A	41.86	47.33
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	17.50	16.32	15.90	16.73	15.79
Total Fixed Rate Real Estate / Total Loans	28.26	27.45	27.25	27.23	26.66
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	38.67	32.78	43.86 71.50	34.62 64.90	20.87
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD Interest Only & Payment Option First & Other RE / Total Assets	65.26 0.46	64.68 0.35	0.26	0.29	55.54 0.26
Interest Only & Payment Option First & Other RE / Net Worth	4.47	3.45	2.57	2.78	2.56
MISCELLANEOUS RATIOS		2.10	,		
Mortgage Servicing Rights / Net Worth	0.93	1.15	1.40	1.50	1.42
Unused Commitments / Cash & ST Investments	114.70	111.43	100.18	128.87	108.09
Complex Assets / Total Assets	19.24	21.43	20.42	20.03	19.72
Short Term Liabilities / Total Shares and Deposits plus Borrowings	46.30	43.80	42.73	41.13	40.10
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) **Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting r	equirements for t	oubled debt res	tructured (TDR)		
loans. This policy change may result in a decline in delinquent loans reported as of June 2012.			` ′	3. Suppl	emental Ratios

		Asse	ate						
Return to cover		For Charter :							
06/05/2014		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cre	dit
	Count of	CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chg
ASSETS	Dec-2010	Dec-2011	% City	Dec-2012	% City	Dec-2013	% City	Widi-2014	% City
CASH:									
Cash On Hand	96,373,059	104,400,753	8.3	111,162,421	6.5	120,169,411	8.1	113,472,886	-5.6
Cash On Deposit	551,918,870	618,754,495	12.1	756,137,036	22.2	618,954,994	-18.1	941,351,081	52.1
Cash Equivalents	48,162,013	36,565,670	-24.1	44,783,930	22.5	24,482,276	-45.3	42,160,631	72.2
TOTAL CASH & EQUIVALENTS	696,453,942	759,720,918		912,083,387	20.1	763,606,681	-16.3	1,096,984,598	43.7
NIVEOTATE VITO									
INVESTMENTS:									
Trading Securities	17,273,001	17,480,229	1.2		6.6	20,675,914	10.9	20,875,306	1.0
Available for Sale Securities	1,511,528,636	1,867,174,678		, , ,	0.6	1,859,597,079		1,889,599,909	
Held-to-Maturity Securities	133,816,095	168,291,391	25.8	, ,	2.7	165,574,640		156,998,216	
Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural	661,894,492	718,309,349	8.5	817,001,177	13.7	762,069,813	-6.7	769,786,236	1.0
Person Credit Unions ²	30,681,890	33,527,887	9.3	31,823,384	-5.1	33,984,488	6.8	35,370,406	4.1
Total MCSD/Nonperpetual Contributed Capital and									
PIC/Perpetual Contributed Capital	23,478,330	25,595,048			-9.6	22,396,603		22,426,577	0.1
All Other Investments in Corporate Cus	134,436,302	49,427,789	-63.2	18,016,872	-63.5	2,309,738	-87.2	1,764,659	-23.6
All Other Investments ²	66,330,333	73,803,167	11.3	76,015,066	3.0	80,134,340		80,568,923	0.5
TOTAL INVESTMENTS	2,579,439,079	2,953,609,538	14.5	3,035,406,833	2.8	2,946,742,615	-2.9	2,977,390,232	1.0
LOANS HELD FOR SALE	17,111,730	15,903,467	-7.1	79,889,334	402.3	22,100,786	-72.3	58,361,834	164.1
LOANS AND LEASES:									
Unsecured Credit Card Loans	366.985.704	375,431,086	2.3	387,295,751	2.0	409,049,194	5.6	390,029,296	4.6
All Other Unsecured Loans/Lines of Credit	212,200,310	217,112,524	2.3		3.2 8.5	256.104.534		248.980.021	-4.6 -2.8
Short-Term, Small Amount Loans (STS) (FCUs only)	212,200,310	217,112,524	N/A	, ,	N/A	230,104,334	N/A	240,960,021	-2.6 N/A
Non-Federally Guaranteed Student Loans	N/A	25,434,354	IN/A	28,344,309		34,250,946		36,753,015	
New Vehicle Loans	694,090,066	668,988,011	-3.6	, , ,	1.6	819,276,818	1	845,208,151	3.2
Used Vehicle Loans	1,576,356,812	1,672,252,513	6.1	1,808,416,888	8.1	1,929,142,966		1,958,844,627	1.5
1st Mortgage Real Estate Loans/Lines of Credit	2,006,985,629	2,020,710,803	0.7	2,059,628,189		2,218,502,276		2,191,538,712	
Other Real Estate Loans/Lines of Credit	882,166,193	853,083,570			-4.1	832,903,433		838,680,487	0.7
Leases Receivable	106,485	0	-100.0			0	N/A	0	N/A
Total All Other Loans/Lines of Credit	305,062,042	299,573,812	-1.8		6.6	314,081,929	-	312,630,349	
TOTAL LOANS	6,043,953,241	6,132,586,673	1.5	, ,	3.3	6,813,312,096		6,822,664,658	0.1
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(69,931,387)	(67,528,089)	-3.4	(79,203,059)	17.3	(69,429,198)	-12.3	(68,341,849)	-1.6
Foreclosed Real Estate	13,846,722	18,969,726	37.0	15,722,451	-17.1	18,903,926		16,047,116	-15.1
Repossesed Autos	2,592,196	2,174,558	-16.1	1,506,567	-30.7	1,018,530	-32.4	1,369,806	34.5
Foreclosed and Repossessed Other Assets	344,559	225,344	-34.6	83,105	-63.1	1,598,801	1,823.8	2,263,520	41.6
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	16,783,477	21,369,628	27.3	17,312,123	-19.0	21,521,257	24.3	19,680,442	-8.6
Land and Building	228,541,194	235,364,603	3.0	245,172,923	4.2	260,366,803	6.2	264,248,315	1.5
Other Fixed Assets	35,261,445	34,690,855	-1.6	34,587,634	-0.3	39,450,872	14.1	40,736,454	3.3
NCUA Share Insurance Capitalization Deposit	79,704,815	83,314,341	4.5	89,334,962	7.2	93,392,057	4.5	93,263,993	-0.1
Identifiable Intangible Assets	221,683	34,515		,	713.2	402,114		0	
Goodwill	1,739,458	1,739,458	0.0	, ,	-9.0	1,582,360	0.0	1,582,360	0.0
TOTAL INTANGIBLE ASSETS	1,961,141	1,773,973		1,863,027	5.0	1,984,474	6.5	1,582,360	
Accrued Interest on Loans	21,874,499	21,233,562				21,227,513			
Accrued Interest on Investments	8,595,805	9,303,411	8.2			6,972,274		6,838,818	
Non-Trading Derivative Assets, net	N/A	N/A		N/A		N/A		0	
All Other Assets	97,461,182	115,358,603		, ,	33.8	170,701,206		189,816,713	
TOTAL OTHER ASSETS	127,931,486	145,895,576	14.0	184,661,762	26.6	198,900,993	7.7	216,483,569	8.8
TOTAL ASSETS	9,757,210,163	10,316,701,483				11,091,949,436	-	11,523,054,606	
TOTAL CU's	126	124	-1.6	118	-4.8	118	0.0	118	0.0
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¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	CUs INCLUDED IN ALL OTHER	R INVESTMENTS PRIO	R TO JUN	IE 2006 FOR SHORT FOR	RM FILERS				4. Assets

		Liabilities, Shares	& Fauity						
Return to cover		For Charter							
06/05/2014		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	ded: Feder	ally Insured State Co	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings Other Notes, Promissory Notes, Interest Payable, &	N/A	N/A		N/A		N/A		N/A	
Draws Against Lines of Credit	301,012,245	307,428,402	2.1	249,528,237	-18.8	185,952,768	-25.5	182,698,179	-1.8
Borrowing Repurchase Transactions	301,012,243			249,320,237	N/A	103,932,700	N/A	102,090,179	N/A
Subordinated Debt		_		· ·		0	N/A	0	N/A
Uninsured Secondary Capital and		, ,	11//	0	19/73	0	13/73	- U	13//3
Subordinated Debt Included in Net Worth ³			N/A	0	N/A	0	N/A	0	N/A
Non-Trading Derivative Liabilities, net	N/A	N/A		N/A	1077	N/A	1471	0	,, .
Accrued Dividends and Interest Payable	12,392,255				35.4	12,406,580	-10.3	7,230,225	-41.7
Accounts Payable & Other Liabilities	78,654,425			124,929,620	11.0	103,357,143	-17.3	133,017,451	28.7
TOTAL LIABILITIES	392,058,925			388,291,168	-9.7	301,716,491	-22.3	322,945,855	7.0
-	312,113,020	100,000			2.7			_,_,_,_	
SHARES AND DEPOSITS									
Share Drafts	1,226,435,529	1,370,189,155	11.7	1,470,819,402	7.3	1,549,631,235	5.4	1,683,497,766	8.6
Regular Shares	2,171,932,429				11.2	2,899,157,457	8.8	3,126,403,265	7.8
Money Market Shares	1,869,137,975			2,255,027,127	10.7	2,366,918,208	5.0	2,419,984,481	2.2
Share Certificates	2,105,289,792				-4.0	1,811,083,707	-5.8	1,779,941,622	-1.7
IRA/KEOGH Accounts	978,897,117				1.4	993,465,335	-2.2	988,956,410	-0.5
All Other Shares 1	17,738,892	17,469,446	-1.5	24,180,561	38.4	27,591,787	14.1	37,184,355	34.8
Non-Member Deposits	1,586,183				58.0	7,098,593	133.5	12,352,669	74.0
TOTAL SHARES AND DEPOSITS	8,371,017,917				6.0	9,654,946,322	3.2	10,048,320,568	4.1
	, , ,					, , ,		, , ,	
EQUITY:									
Undivided Earnings	475,211,726	624,363,683	31.4	683,026,217	9.4	728,902,628	6.7	734,796,414	0.8
Regular Reserves	244,488,168	228,081,021	-6.7	210,138,422	-7.9	213,462,339	1.6	213,566,034	0.0
Appropriation For Non-Conforming Investments									
(SCU Only)	(0	N/A	0	N/A	0	N/A	813,841	N/A
Other Reserves	276,196,788	200,741,875	-27.3	217,309,394	8.3	222,857,943	2.6	223,236,646	0.2
Equity Acquired in Merger	129,385	129,385	0.0	240,651	86.0	315,438	31.1	839,126	166.0
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	5,689,836	23,188,786	307.5	24,249,421	4.6	-17,714,259	-173.1	-11,397,032	35.7
Accumulated Unrealized Losses for OTTI									
(due to other factors) on HTM Debt Securities	(-		0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0.774.000			0 450 005	,	12,239	N/A		-1,631.4
Other Comprehensive Income	-8,771,062			-22,456,995	-22.6	-13,738,185	38.8	-13,355,006	2.8
Net Income	004422222				,	1 125 200 022	N/A	2,287,102	N/A
EQUITY TOTAL	994,133,321	1,059,372,156	6.6	1,113,695,590	5.1	1,135,286,623	1.9	1,151,788,183	1.5
TOTAL SHARES & EQUITY	0.265.454.026	0.006.402.045	5.6	10,469,788,555	5.9	10,790,232,945	2.4	11 200 100 751	3.8
TOTAL SHARES & EQUITY	9,365,151,238	9,886,483,215	5.0	10,469,788,555	5.9	10,790,232,945	3.1	11,200,108,751	3.8
TOTAL LIABILITIES, SHARES, & EQUITY	9,757,210,163	10,316,701,483	5.7	10,858,079,723	5.2	11,091,949,436	2.2	11,523,054,606	3.9
TOTAL LIABILITIES, SHARES, & EQUITY	9,757,210,103	10,316,701,463	5.7	10,000,079,723	5.2	11,091,949,430	2.2	11,523,054,606	3.9
NCUA INSURED SAVINGS ²									
Uninsured Shares	293,733,304	310,903,537	5.8	360,205,121	15.9	405,334,709	12.5	418,771,778	3.3
Uninsured Snares Uninsured Non-Member Deposits	293,733,302					1,413,951	41.2	2,454,344	73.6
Total Uninsured Shares & Deposits	294,174,986			361,206,289	15.7	406,748,660	12.6	421,226,122	3.6
Insured Shares & Deposits	8,076,842,931					9,248,197,662	2.8	9,627,094,446	4.1
TOTAL NET WORTH	998,638,615				5.2	1,165,528,348	4.9	1,175,539,163	0.9
# Means the number is too large to display in the cell	330,030,010	1,000,020,012	3.1	1,110,714,004	5.2	1,100,020,040	4.3	1,170,000,100	0.9
PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IR.	A/KEOGHs. AND NONMEMBE	ER SHARES FOR SHORT	FORM FII	ERS					
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to					WARD SE	ARES INSURED UP TO	\$250,000		
³ December 2011 and forward includes "Subordinated Debt Included in N		3 3 ψ100,000 drid ψ20	30,000 1 01		, ((1)		\$200,000	5 Links	ShEquity
2000		1	1	1				J. LIAD	on⊑quity

		Income Statem	ent						
Return to cover		For Charter :						1	
06/05/2014		Count of CU:	118					1	
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ded: Fede	erally Insured State Cr	edit
	Count o	of CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:				2 4 2 4 2 2 2 2					
Interest on Loans	377,141,426	356,407,867	-5.5		-3.5	334,193,336	-2.8		-1.8
Less Interest Refund	(831,834)	(587,424)		(457,500)	-22.1	(530,440)		\ ' '	
Income from Investments	56,654,908	54,366,380		48,109,492	-11.5	42,868,497	-10.9		
Income from Trading	1,574,917	406,864	1		165.0	1,935,373	1	·	
TOTAL INTEREST INCOME	434,539,417	410,593,687	-5.5	392,670,950	-4.4	378,466,766	-3.6	93,192,343	-1.5
INTEREST EXPENSE:									<u> </u>
Dividends	83,343,628	63,420,650			-16.2	46,743,089	-12.1	11,162,615	
Interest on Deposits	28,271,406	23,874,506	1		-18.3	13,982,965	-28.3		-15.3
Interest on Borrowed Money	12,881,888	11,719,213		, ,	-15.5	5,345,405		, ,	
TOTAL INTEREST EXPENSE	124,496,922	99,014,369		82,571,161	-16.6	66,071,459	-20.0	, ,	
PROVISION FOR LOAN & LEASE LOSSES	65,614,915	50,696,965		58,571,435	15.5	47,359,233	-19.1	10,313,889	
NET INTEREST INCOME AFTER PLL	244,427,580	260,882,353	6.7	251,528,354	-3.6	265,036,074	5.4	67,604,718	2.0
NON-INTEREST INCOME:									
Fee Income	108,767,095	112,712,712		, ,	6.5	113,541,031	-5.4		
Other Operating Income	73,989,886	82,144,485	11.0	110,974,087	35.1	116,393,181	4.9	25,281,875	
Gain (Loss) on Investments	-445,745	916,613	305.6	2,403,868	162.3	3,303,190	37.4		-77.5
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	0	N/A	0	, , ,		
Gain (Loss) on Disposition of Assets	-2,985,902	-3,180,927	-6.5	-1,834,344	42.3	-1,378,490	24.9		-113.4
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A		N/A
Other Non-Oper Income/(Expense)	1,438,241	1,358,916	-5.5	-27,923	-102.1	2,378,654	8,618.6	109,016	-81.7
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A		
TOTAL NON-INTEREST INCOME	180,763,575	193,951,799	7.3	231,537,116	19.4	234,237,566	1.2	50,501,017	-13.8
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	177,899,669	186,474,156	4.8	, ,	10.7	215,397,956	4.4	54,713,145	1.6
Travel, Conference Expense	2,830,792	3,317,233	17.2	3,702,074	11.6	3,954,311	6.8	1,007,340	1.9
Office Occupancy	27,631,675	28,589,598	3.5	29,025,588	1.5	30,021,752	3.4		10.7
Office Operation Expense	72,855,586	73,949,700	1.5	78,148,686	5.7	85,626,839	9.6	21,694,631	1.3
Educational and Promotion	15,552,850	16,003,092	2.9	16,175,334	1.1	15,602,280	-3.5	3,554,605	-8.9
Loan Servicing Expense	24,870,721	27,103,828	9.0	32,086,214	18.4	34,313,277	6.9	6,948,202	-19.0
Professional, Outside Service	23,119,771	25,158,548	8.8	28,000,571	11.3	29,715,191	6.1	7,531,865	1.4
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	11,314,693	4,481,783	-60.4	1,706,737	-61.9	1,258,103	-26.3	15,277	-95.1
Member Insurance - Temporary Corporate									
CU Stabilization Fund ³	9,516,142	16,248,985	70.8	6,819,726	-58.0	6,083,277	-10.8	,	
Member Insurance - Other	1,264,699	941,509	-25.6	788,597	-16.2	640,480	-18.8	148,384	-7.3
Operating Fees	1,447,502	1,543,232	6.6	1,695,840	9.9	1,555,852	-8.3		
Misc Operating Expense	16,062,536	14,809,612			28.5	19,597,703	3.0	4,154,845	
TOTAL NON-INTEREST EXPENSE	384,366,636	398,621,276	3.7	423,552,013	6.3	443,767,021	4.8	108,655,459	-2.1
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE AND NCUSIF PREMIUMS */4	61,655,354	76,943,644		68,039,920	-11.6	62,847,999			
NET INCOME (LOSS)	40,824,519	56,212,876	37.7	59,513,457	5.9	55,506,619	-6.7	9,450,276	-31.9
RESERVE TRANSFERS:			1						
Transfer to Regular Reserve	35,818,822	17,103,569	-52.2	484,718	-97.2	215,936	-55.5	272,814	405.4
* All Income/Expense amounts are year-to-date while the related % change	ratios are annualized.								
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¹ From September 2009 to December 2010, this account includes NCUSIF I	Premium Expense.								
² For December 2010 forward, this account includes only NCUSIF Premium	Expense.								
³ From March 2009 to June 2009, this account was named NCUSIF Stabilize	ation Expense and included th	e NCUSIF Premium Exp	ense. For S	September 2009 and forwa	ard,				
this account only includes only the Temporary Corporate CU Stabilization I	Expense (see footnotes 1 & 2)								
⁴ Prior to September 2010, this account was named Net Income (Loss) Befo	re NCUSIF Stabilization Expe	nse. From December 20	10 forward	I, NCUSIF Stabilization Inc.	ome, if any	, is excluded.			6. IncExp

	П р	elinguent Loan Info	ormation	1			I	I	Т
Return to cover		For Charter :							
06/05/2014		Count of CU:							
CU Name: N/A		Asset Range :					<u></u>		
Peer Group: N/A	Count of (Criteria : CU in Peer Group :		Nation * Peer Grou	p: All ^ S	tate = 'MO' ^ Type	included:	Federally Insured	State
	Count of	co in reer Group.	IVA						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1									
30 to 59 Days Delinquent	121,888,564	120,531,295	-1.1	126,067,238	4.6	140,783,521	11.7	123,051,219	-12.6
60 to 179 Days Delinquent	59,948,270	57,947,476	-3.3	53,872,870	-7.0			37,627,942	-26.8
180 to 359 Days Delinquent	14,503,400	14,698,935	1.3	12,209,385				13,051,185	
> = 360 Days Delinquent	4,932,305	4,971,307	0.8	6,720,705	35.2			4,208,449	
Total Del Loans - All Types (> = 60 Days)	79,383,975	77,617,718		72,802,960			_	54,887,576	
% Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY:	1.31	1.27	-3.6	1.15	-9.2	1.04	-9.5	0.80	-22.6
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	6,291,415	5,260,800	-16.4	5,283,771	0.4	6,161,805	16.6	5,620,070	-8.8
60 to 179 Days Delinquent	4,899,755	4,216,711	-13.9	3,426,390		3,778,494		2,837,833	
180 to 359 Days Delinquent	665,101	229,878	-65.4	215,119			+	169,321	
> = 360 Days Delinquent	46,197	19,036	-58.8	8,753	-54.0			6,711	
Total Del Credit Card Lns (> = 60 Days)	5,611,053	4,465,625		3,650,262	-18.3		_	3,013,865	_
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.53	1.19		0.94				0.77	
Short-Term, Small Amount Loans (STS) FCU Only									
30 to 59 Days Delinquent	0	0		0		0		0	
60 to 179 Days Delinquent	0	0		0		0		0	
180 to 359 Days Delinquent	0	0		0				0	
> = 360 Days Delinquent	0	0		0				0	
Total Del STS Lns (> = 60 Days)	0	0		0				0	
%STS Loans DQ >= 60 Days / Total STS Loans Non-Federally Guaranteed Student Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
30 to 59 Days Delinquent	N/A	223,698		344,262	53.9	561,062	63.0	572,410	2.0
60 to 179 Days Delinquent	N/A	1,700,570		1,171,021	-31.1	1,872,586	_	1,829,566	
180 to 359 Days Delinquent	N/A	11,704		4,349	-62.8			17,521	
> = 360 Days Delinquent	N/A	3,897		16,572	325.3			31,565	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	N/A	1,716,171		1,191,942	-30.5			1,878,652	
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total									
Non-Federally Guaranteed Student Loans	N/A	6.75		4.21	-37.7	5.58	32.8	5.11	-8.4
New Vehicle Loans	11/4	.		N1/4		04 470 000		10.000.575	
30 to 59 Days Delinquent	N/A N/A	N/A N/A		N/A N/A		21,472,396		18,263,575	
60 to 179 Days Delinquent 180 to 359 Days Delinquent	N/A N/A	N/A		N/A		4,695,764 912,456		4,542,601 1,164,197	
> = 360 Days Delinquent	N/A	N/A		N/A		330,717		266,427	
Total Del New Vehicle Lns (> = 60 Days)	N/A	N/A		N/A		5,938,937		5,973,225	
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A		N/A		0.72		0.71	
Used Vehicle Loans				.,,,,				-	
30 to 59 Days Delinquent	N/A	N/A		N/A		47,120,672		35,680,567	-24.3
60 to 179 Days Delinquent	N/A	N/A		N/A		13,322,125		10,405,501	
180 to 359 Days Delinquent	N/A	N/A		N/A		2,372,297		2,796,383	17.9
> = 360 Days Delinquent	N/A	N/A		N/A		653,464		522,228	-20.1
Total Del Used Vehicle Lns (> = 60 Days)	N/A	N/A		N/A		16,347,886		13,724,112	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A		N/A		0.85		0.70	-17.3
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									1
Vehicle Loans	N/A	N/A		N/A		0.81		0.70	-13.4
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0		0				0	
180 to 359 Days Delinquent	0	0		0				0	
> = 360 Days Delinquent	0	0		0				0	
Total Del Leases Receivable (> = 60 Days)	0			0	N/A		+	0	+
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans ²									
30 to 59 Days Delinquent	N/A	N/A		N/A		9,647,170		10,408,830	
60 to 179 Days Delinquent	N/A	N/A		N/A		7,385,454		6,160,729	
180 to 359 Days Delinquent	N/A	N/A		N/A		1,213,163	+	1,198,923	
> = 360 Days Delinquent	N/A	N/A		N/A		1,027,367		994,544	
Total Del Leases Receivable (> = 60 Days)	N/A	N/A		N/A		9,625,984		8,354,196	
%All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A		N/A		3.06		2.67	-12.8
# Means the number is too large to display in the cell			L		<u> </u>				
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquin delinquent loans reported as of June 2012.	ency reporting requireme	ents for troubled debt re	estructured	(IDR) loans. This police	y change i	may result in a decline			
In delinquent loans reported as of June 2012. As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Deli	nguent New/Llcod A.+o.1	Loans are no longer inc	luded in "^	Il Other Loans' dolingur	ancv		٠,	Delinquent Loan Info	ormation 1

		Delinquent Loan Info		2					
Return to cover		For Charter :	N/A						
06/05/2014 CU Name: N/A		Count of CU:			—		—		<u> </u>
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Grou	n: All * S	State = 'MO' * Type I	ncluded:	Federally Insured	State
red Gloup. Tex	Count of	CU in Peer Group :		reation 1 cer of ou	p. All U	tate = mo Type I	iciaaca.	r cucrany moureu	Otate
	D 0040	D 0044	0/ 01	D 0040	0/ Ob	D - 0040	0/ Ob	Mar-2014	0/ 01-
DELINQUENT LOANS BY CATEGORY 1	Dec-2010	Dec-2011	% Chg	Dec-2012	% Crig	Dec-2013	% City	War-2014	76 CII
ALL REAL ESTATE LOANS									+
30 to 59 Days Delinquent	51,520,114	52,620,191	2.1	45,733,100	-13.1	55,820,416	22.1	52,505,767	-5.
60 to 179 Days Delinquent	30,168,943	27,324,425		18,698,943	-31.6		8.9	11,851,712	
180 to 359 Days Delinquent	7,820,603	9,148,735							
> = 360 Days Delinquent	3,635,781	2,714,914		3,870,374			-7.1	2,386,974	
Total Del Real Estate Loans (> = 60 Days)	41,625,327	39,188,074			-27.9				
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.22	3.19			-19.5		13.2		
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.44	1.36		0.98	-28.0				
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	34,014,175	34,926,505	2.7	28,105,215	-19.5	34,246,290	21.9	31,080,522	-9.:
60 to 179 Days Delinquent	19,522,857	17,515,638		10,205,374	-41.7	13,299,002	30.3	7,081,349	
180 to 359 Days Delinquent	4,004,209				-36.4	4,347,701	7.0		
> = 360 Days Delinquent	2,192,305	1,838,956		2,969,612	61.5		-0.3		
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)									
0/4-t Madagas Flood and Habrid Ballace (F. on) Ballace (O Barrier	25,719,371	25,744,479	0.1	17,239,323	-33.0	20,607,691	19.5	13,492,342	-34.
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.87	1.87	-0.1	1.18	-36.8	1.29	9.1	0.87	-32.
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years	-								
30 to 59 Days Delinquent	8,605,605	8,127,677	-5.6	8,202,741	0.9	13,188,432	60.8	14,316,596	8.
60 to 179 Days Delinquent	5,301,356	4,774,196			2.9				
180 to 359 Days Delinquent	2,141,972	524,645			12.6		222.1	2,619,751	
> = 360 Days Delinquent	691,112	462,114		123,654	-73.2		45.5	60,220	-66.
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	8,134,440	5,760,955		5,629,243	-2.3		-0.5	4,098,939	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years)			1						
Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and			'	1	1		1		
Hybrids/Balloons < 5 yrs	1.28	0.89	-30.4	0.93	4.8	0.90	-3.6	0.65	-28.
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	5,256,849	5,189,873	-1.3	4,771,142	-8.1	4,219,801	-11.6	3,131,295	-25.
60 to 179 Days Delinquent	2,986,926	2,590,088	-13.3	1,426,156	-44.9	2,012,259	41.1	2,181,687	8.
180 to 359 Days Delinquent	1,030,115	1,904,361	84.9	607,459	-68.1	2,551,611	320.0	415,857	-83.
> = 360 Days Delinquent	536,868	223,640	-58.3	637,225	184.9	321,420	-49.6	103,395	-67.
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4,553,909	4,718,089	3.6	2,670,840	-43.4	4,885,290	82.9	2,700,939	-44.
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days /			1						
Total Other RE Fixed/Hybrid/Balloon Loans	1.36	1.53	12.6	0.99	-35.1	1.89	90.5	1.04	-45.
Other Real Estate Adjustable Rate		1070 100					10.5		.
30 to 59 Days Delinquent	3,643,485	4,376,136		4,654,002	6.3		-10.5	3,977,354	
60 to 179 Days Delinquent	2,357,804	2,444,503		2,152,654	-11.9		-29.0	1,169,708	
180 to 359 Days Delinquent	644,307	329,844			34.0		-39.0		
> = 360 Days Delinquent	215,496	190,204		139,883	-26.5	134,477	-3.9	84,081	
Total Del Other RE Adj Rate Lns (> = 60 Days)	3,217,607	2,964,551	-7.9	2,734,630	-7.8	1,931,747	-29.4	1,651,306	-14.
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.59	0.54	-7.5	0.50	-8.5	0.34	-32.5	0.29	-15.
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED	0.00	0.01	7.0	0.00	0.0	0.01	02.0	0.20	10.
Member Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		7,144,564		7,450,814	4.
60 to 179 Days Delinquent	N/A	N/A		N/A		2,313,659		3,633,848	
180 to 359 Days Delinquent	N/A	N/A		N/A		2,246,651		952,301	
> = 360 Days Delinquent	N/A	N/A		N/A		994,526		184,296	-81.
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		N/A		5,554,836		4,770,445	
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total									
Member Business Loans Secured by RE	N/A	N/A	<u> </u>	N/A	Ь—	2.21	<u> </u>	1.84	-16.
Member Business Loans NOT Secured By RE			 '	ļ	Ь—	<u> </u>	—		!
30 to 59 Days Delinquent	N/A	N/A		N/A	Ь—	650,620	—	2,707,360	
60 to 179 Days Delinquent	N/A	N/A		N/A	Ь—	974,742	—	186,958	
180 to 359 Days Delinquent	N/A	N/A		N/A		600,639		1,893	
> = 360 Days Delinquent	N/A	N/A		N/A	↓	604,280	↓	588,689	
Total Del Member Business Loans NOT Secured By RE(> = 60 Days)	N/A	N/A	ļ	N/A	↓	2,179,661		777,540	-64.
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days /					1		1		
Total Member Business Loans NOT Secured By RE	N/A	N/A	<u> </u>	N/A		9.70		3.60	-62.
NonMember Business Loans Secured By RE			<u> </u>		Ь——		<u> </u>		
30 to 59 Days Delinquent	N/A	N/A		N/A		0		443,828	
60 to 179 Days Delinquent	N/A	N/A		N/A	Ь—	0		382,505	
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	
> = 360 Days Delinquent	N/A	N/A		N/A	— —	0		0	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A	<u> </u>	N/A	├	0	├	382,505	N/
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A	'	N/A	1	0.00	1	1.67	. N/
NonMember Business Loans NOT Secured By RE	N/A	N/A		N/A	-	0.00	-	1.67	IN/
30 to 59 Days Delinguent	N/A	N/A	 	N/A		0	-	0	N/
60 to 179 Days Delinquent		N/A N/A		N/A N/A		0			
180 to 359 Days Delinquent	N/A							68,020	
	N/A	N/A		N/A		0		0	_
> = 360 Days Delinquent	N/A	N/A N/A		N/A		0		0	
			.1	N/A	1	0		68,020	N/
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	1975		1 -					
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days) %Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days /	N/A	N/A		N/A		0.00		0.59	N/
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)				N/A		0.00		0.59	N

Loa	n Losses, Bankrupto	by Information, and Ti	roubled	Debt Restructured Lo	oans				
Return to cover	•	For Charter :	N/A						
06/05/2014		Count of CU:							
CU Name: N/A		Asset Range :		Nation * Deer Craum	. All * C4a	to IMOL* Type Incl	udad. Fa	develor becaused Ctate	Cradit
Peer Group: N/A	Count o	of CU in Peer Group :		Nation Peer Group	: All " Sta	ite = MO Type inci	uaea: re	derally Insured State	Credit
		. Common or or out							
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	71,738,785	63,758,388	-11.1	59,436,491	-6.8	70,788,626		14,255,851	
* Total Loans Recovered	8,581,655	9,301,447	8.4		16.6		7.2	3,262,954	
* NET CHARGE OFFS (\$\$)	63,157,130		-13.8					10,992,897	
***%Net Charge-Offs / Average Loans	1.04		-14.2		-12.9				
Total Del Loans & *Net Charge-Offs 1	142,541,105	. ,. ,	-7.3		-8.1	129,971,891	7.1	65,880,473	+
Combined Delinquency and Net Charge Off Ratio LOAN LOSS SUMMARY BY LOAN TYPE	2.36	2.16	-8.3	1.93	-10.7	1.94	0.6	1.45	-25.3
* Unsecured Credit Card Lns Charged Off	17,011,137	13,399,024	-21.2	11,196,740	-16.4	10,953,844	-2.2	3.198.454	16.8
* Unsecured Credit Card Lns Recovered	1,465,624	1,697,072	15.8		18.1	2,018,690	0.7	-,, -	
* NET UNSECURED CREDIT CARD C/Os	15,545,513	11,701,952	-24.7	9,192,910	-21.4	8,935,154	-2.8	2,657,106	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.23	3.15	-25.5		-23.5	2.24	-6.9		
* Non-Federally Guaranteed Student Loans Charged Off	N/A	1,346,774		1,640,910	21.8		-31.1	7,541	
* Non-Federally Guaranteed Student Loans Recovered	N/A	13,577		10,478	-22.8		25.6		
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	1,333,197		1,630,432	22.3			6,161	
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-									
Federally Guaranteed Student Loans	N/A	N/A		6.06		3.57	-41.1	0.07	-98.1
* Total 1st Mortgage RE Loan/LOCs Charged Off	4,396,725	5,796,881	31.8		10.9			852,435	
* Total 1st Mortgage RE Loans/LOCs Recovered	59,676		582.8		63.9	1,130,376		112,279	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os ** Net Charge Offs - 1st Mortgage RE Loans/LOCs	4,337,049	5,389,439	24.3	5,761,946	6.9	14,237,474	147.1	740,156	-79.2
/ Avg 1st Mortgage RE Loans/LOCs	0.22	0.27	19.9	0.28	5.5	0.67	135.7	0.13	-79.8
* Total Other RE Loans/LOCs Charged Off	7,712,075	8,140,692	5.6		-19.6				
* Total Other RE Loans/LOCs Recovered	427,267	397,418	-7.0		66.5				
* NET OTHER RE LOANS/LOCs C/Os	7,284,808		6.3		-24.0			802,979	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.80		11.1	0.70	-21.1	0.50		0.38	
* Total Real Estate Loans Charged Off	12,108,800	13,937,573	15.1	12,977,629	-6.9	20,211,698	55.7	1,762,982	-65.1
* Total Real Estate Lns Recovered	486,943	804,860	65.3	1,329,454	65.2	1,808,229	36.0	219,847	-51.4
* NET Total Real Estate Loan C/Os	11,621,857	13,132,713	13.0		-11.3	18,403,469		1,543,135	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.41	0.46	11.7		-11.1	0.62		0.20	
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		2,124,035		1,510,248		383,467	
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		1,122			######	5,768	
*NET TDR Real Estate C/Os	N/A	N/A		2,122,913		986,354	-53.5	377,699	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans * Total Leases Receivable Charged Off	N/A 0	N/A 0	N/A	N/A	N/A	1.76		2.93	
* Total Leases Receivable Recovered	0		N/A	0		0		0	
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0		0	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00		N/A	0.00	N/A	0.00		0.00	
BANKRUPTCY SUMMARY	0.00	0.00	14// (0.00	14//	0.00	13// (0.00	14// (
Number of Members Who Filed Chapter 7 YTD	4,110	3,372	-18.0	2,996	-11.2	2,802	-6.5	695	-75.2
Number of Members Who Filed Chapter 13 YTD	2,502	2,128	-14.9		-7.5		-2.2	491	
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	3	2	-33.3		-50.0		0.0	8	700.0
Total Number of Members Who Filed Bankruptcy YTD	6,615	5,502	-16.8	4,965	-9.8	4,727	-4.8	1,194	-74.7
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	71,493,701	56,731,663	-20.6		-12.0		-4.7	14,125,751	-70.3
* All Loans Charged Off due to Bankruptcy YTD	18,329,342	17,740,498	-3.2		-18.8			2,573,539	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	25.55	27.82	8.9	24.24	-12.9	15.59	-35.7	18.05	15.8
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	N/A	25,459,686		15,466,605		24,640,243		3,850,584	
Number of Real Estate Loans Foreclosed YTD	N/A	169		130	-23.1	184	41.5	30	-83.7
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING	N/A	N/A		51,906,295		48,954,390	-5.7	46,887,924	-4.2
TDR First Mortgage RE Loans TDR Other RE Loans	N/A N/A	N/A N/A		7,705,228				3,544,475	
Total TDR First and Other RE Loans	N/A N/A					3,826,364 52,780,754			
TDR RE Loans Also Reported as Business Loans	N/A			59,611,523 2,267,891		3,714,439			
TDR Consumer Loans (Not Secured by RE)	N/A			17,035,970		8,589,655			
TDR Business Loans (Not Secured by RE)	N/A			3,914,169		4,923,810			
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A			80,561,662		66,294,219		70,137,642	
Total TDR Loans to Total Loans	N/A			1.27		0.97			
Total TDR Loans to Net Worth	N/A			7.25		5.69			
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		9,564,832		5,362,722	-43.9	4,440,985	-17.2
# Means the number is too large to display in the cell									
*Amounts are year-to-date while the related %change ratios are annualized.									
*Amounts are year-to-date while the related %change ratios are annualized. ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualized)	ualizing)								

Indirect Lorens - Customered Learning Relationship 490,060,966 443,248,977 -9.1 400,066,053 -0.7 400,046,057 344 12,986,977 344 34,984,977 344 344 34,984,977 344 344 34,984,977 344 34		In	direct and Participati	on Lendii	ng					
Column MA										
Count of Ci in Peer Group: NA										
Dec. 2010 Peer Groups: NA					Nation * Peer Group	ΔII * Stat	 te = 'MΩ' * Tyne Includ	ed: Feder	ally Insured State Cr	edit
March Marc	reer Group. N/A	Count			reation reer Group.	All Stat	le = MO Type Illelad	eu. i euei	any moured otate or	Juit
MORRECT LOANS OUTSTANDING										
Indirect Loans - Front of Saw Arrangement 550,583,462 590,896,615 9.0 667,872,757 11.3 751,018,998 13.9 773,972,773 773,072,773 774,074,074,074 77		Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chg
Editional Confessional Confes	INDIRECT LOANS OUTSTANDING									
Total Obstanding Indirect Loans	Indirect Loans - Point of Sale Arrangement	550,583,452	599,896,615	9.0	667,872,757	11.3	761,018,899	13.9	731,978,273	-3.8
Suddied Loans Cumbanding / Total Loans 17.22 17.04 1.0 1.6.86 0.6 18.05 6.4 18.32	Indirect Loans - Outsourced Lending Relationship	490,060,966	445,246,972	-9.1	406,566,653	-8.7	468,646,174	15.3	517,876,906	10.5
DELINGUENCY - INDRECT LENDING* 33,378,562 36,221,522 5.5 4,1164,275 2.6 52,580,076 7.1 40,0775,009 7.2 50,000 7.2	Total Outstanding Indirect Loans	1,040,644,418	1,045,143,587	0.4	1,074,439,410	2.8	1,229,665,073	14.4	1,249,855,179	1.6
Soil 19 Days Delinquent	%Indirect Loans Outstanding / Total Loans	17.22	17.04	-1.0	16.96	-0.5	18.05	6.4	18.32	1.5
100 or 170 Days Definquent	DELINQUENCY - INDIRECT LENDING 1									
180 1398 Days Delinquent	, ,						. ,,.			-22.3
2 - 300 Days Delinquent 2006 HT 134,930 40.4 339,100 171.4 533,800 57.3 314,285 47.0 14.0										-17.0
Total Del Indirect Line (~ 6.6 Days) 12.882248					,,					2.5
Studies Charle Charles Charl	, ,			_			•			
LOAN LOSSES - INDIRECT LENDING 15.373,313 1.3882,139 1.10 11.853,426 13.4 13.944,913 17.6 4.113,557 1.	` , ,						-, -,-			
Indirect Loarne Charged Off		1.24	1.13	-8.7	1.43	26.5	1.31	-8.2	1.10	-16.4
Indisect Loans Recovered 1.681.363 1.622.896 3.5 2.076.764 2.79 2.248.627 8.4 431.817 2.79 2.79 2.248.627 8.4 431.817 2.79 2.79 2.79 2.248.627 8.4 431.817 2.79 2.79 2.79 2.248.627 8.4 431.817 2.79 2.79 2.79 2.79 2.248.627 8.4 431.817 2.79 2.79 2.79 2.248.627 8.4 431.817 2.79 2										
TNET INDIFECT LOAN COG 13,891,500 12,099,289 -11,9 9,777,722 -18,9 11,695,286 19,6 3,891,750 2,773,732 -18,9 -10,00 -1,10	· · · · · · · · · · · · · · · · · · ·									18.0
PARTICIPATION LOANS OUTSTANDING (Ball of Purchased + CU Portion of Part Lins Interests Retained): Orasumer							, -,-	_		-23.2 25.9
PARTICIPATION LOANS OUTSTANDING (all of Purchased LO Levi Portion of Part Lins Interest Retained):				_						
LOU Portion of Part Lin Interests Retained:		1.24	1.16	-6.5	0.92	-20.2	1.02	10.0	1.19	17.0
Consumer										l
Non-Federally Quaranteed Student Loans		14.126.337	6.621.300	-53.1	5.560.501	-16.0	8.544.280	53.7	8.281.691	-3.1
Real Estate										
Identine Flusiness Loans (excluding C&D)	•									-9.5
Non-Member Business Loans (excluding C&D)			-, -,							
Commercial Construction & Development				_						
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING) 147,767,797 17,473,217 18,9 88,826,765 4-7 100,267,912 12,9 114,855,988 17,001,001,001,001,001,001,001,001,001,0	· • · · · · · · · · · · · · · · · · · ·	-, -, -	, ,		- 7- 7					
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	Loan Pools				88.826.765			12.9		14.5
Participation Loans Purchased YTD	TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)			_						
Sparticipation Loans Purchased YTD	%Participation Loans Outstanding / Total Loans	2.44	2.86	17.0	2.73	-4.8	2.61	-4.2	2.79	6.9
ATOTAL Loans Granted YTD	* Participation Loans Purchased YTD	70,051,630	88,487,929	26.3	59,052,906	-33.3	76,397,575	29.4	28,527,211	49.4
PARTICIPATION LOANS SOLD:	%Participation Loans Purchased YTD									
Participation Loan Interests Sold AND/OR Serviced 24,956,487 26,675,817 6.9 25,328,325 5.1 30,295,374 19.6 33,379,849 1 Participation Loan Interests Amount Retained (Outstanding) 13,297,782 15,710,750 18.1 18,012,139 14.6 17,357,920 -3.6 18,263,118 Participation Loan Sold YTD 9,934,445 7,813,957 21.3 5,446,610 -30.3 15,003,072 175,5 7,388,822 9 **Waraticipation Loans Sold YTD / Total Assets 0.10 0.08 -25,6 0.05 -33.8 0.14 169.6 0.26 8 ##HOLE LOANS PURCHASED AND SOLD:		2.54	3.13	23.3	1.65	-47.4	2.17	31.9	4.17	92.0
(Participants Balance Outstanding) 24,956.487 26,675.817 6.9 25,328,325 5.1 30,295,374 19.6 35,379.849 1										
Participation Loan Interests - Amount Retained (Outstanding) 13,297,782 15,710,750 18.1 18,012,139 14.6 17,357,920 -3.6 18,283,118 - Participation Loans Sold YTD 9,934,445 7,813,957 -21.3 5,446,610 -3.0.3 15,003,072 175.5 7,388,822 9		24 956 487	26 675 817	6.0	25 328 325	-5.1	30 205 374	10.6	35 370 8/0	16.8
Participation Loans Sold YTD										
**************************************										97.0
WHOLE LOANS PURCHASED AND SOLD:										
**Loans Purchased in Full from Other Financial Institutions YTD		0.10	0.00	20.0	0.00	00.0	0.11	100.0	0.20	00.0
Loans Purchased From Financial Institutions & Other Sources YTD N/A 0 0 0 N/A 771,600 N/A 0 -10		26.391.918	384.879	-98.5	710.000	84.5	1.518.790	113.9	44.579	-88.3
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD 0.96 0.01 0.98.6 0.02 45.5 0.07 228.8 0.01 0.98 0.01 0.98.6 0.02 0.02 0.07 0.08 0.01 0.08 0.08										
*Loans, Excluding RE, Sold in Full YTD 0 0 0 N/A		.,,	-		-		,			
DELINQUENCY - PARTICIPATION LENDING		0.96	0.01		0.02			228.8	0.01	-90.0
30 to 59 Days Delinquent	*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent 666,483 2,545,177 281.9 1,379,762 -45.8 2,541,260 84.2 2,891,573 1 180 to 359 Days Delinquent 30,431 54,007 77.5 54,357 0.6 120,092 120.9 105,874 -1 > 360 Days Delinquent 9,988 9,486 -5.0 16,572 74.7 35,766 115.8 44,871 2 Total Del Participation Lons (>= 60 Days) 706,902 2,608,670 269.0 1,450,691 -44.4 2,697,118 85.9 3,042,318 1 %Participation Loans Delinquent >= 60 Days / Total Participation Loans LOAN LOSSES - PARTICIPATION LENDING Participation Loans Recovered 1,790,382 1,828,255 2.1 2,136,694 16.9 2,058,890 -3.6 148,816 -7 * Participation Loans Recovered 2,290,360 265,406 -8.6 175,823 -33.8 133,585 -24.0 26,780 -1 * NET PARTICIPATION LOAN C/Os 1,500,022 1,562,849 4.2 1,960,871 25.5 1,925,305 -1.8 122,036 -7 **Whet Charge Offs - Participation Loans / Ava Participation Loans Secondary of the leated %change ratios are annualized. ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell										
180 to 359 Days Delinquent 30,431 54,007 77.5 54,357 0.6 120,092 120.9 105,874 -1		1 1	,,.				•			306.8
> = 360 Days Delinquent	, ,	·								13.8
Total Del Participation Lns (>= 60 Days) 706,902 2,608,670 269.0 1,450,691 -44.4 2,697,118 85.9 3,042,318 1 %Participation Loans Delinquent >= 60 Days / Total Participation Loans Delinquent >= 60	, ,	·			,		-7			-11.8
%Participation Loans Delinquent >= 60 Days / Total Participation Loans 0.48 1.49 210.8 0.84 -43.5 1.52 80.6 1.60 LOAN LOSSES - PARTICIPATION LENDING * Participation Loans Charged Off 1,790,382 1,828,255 2.1 2,136,694 16.9 2,058,890 -3.6 148,816 -7 * Participation Loans Recovered 290,360 265,406 -8.6 175,823 -33.8 133,585 -24.0 26,780 -1 * NET PARTICIPATION LOAN C/Os 1,500,022 1,562,849 4.2 1,960,871 25.5 1,925,305 -1.8 122,036 -7 **Mounts are year-to-date while the related %change ratios are annualized. 1.15 0.97 -15.8 1.13 16.5 1.10 -2.5 0.27 -7 **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell 4 1.49 210.8 1.10 -2.5 0.27 -7		·	·							25.5
Loans 0.48 1.49 210.8 0.84 -43.5 1.52 80.6 1.60 LOAN LOSSES - PARTICIPATION LENDING **Participation Loans Charged Off 1,790,382 1,828,255 2.1 2,136,694 16.9 2,058,890 -3.6 148,816 -7 * Participation Loans Recovered 290,360 265,406 -8.6 175,823 -33.8 133,585 -24.0 26,780 -1 * NET PARTICIPATION LOAN C/Os 1,500,022 1,562,849 4.2 1,960,871 25.5 1,925,305 -1.8 122,036 -7 ***ONLY Carrier Solution Loans 1.15 0.97 -15.8 1.13 16.5 1.10 -2.5 0.27 -7 **Announts are year-to-date while the related %change ratios are annualized. **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) **Means the number is too large to display in the cell **Means the number is too large to display in the cell		706,902	2,608,670	269.0	1,450,691	-44.4	2,697,118	85.9	3,042,318	12.8
Control Cont		0.48	1.40	210.8	0.84	-/13.5	1.52	80.6	1.60	5.4
* Participation Loans Charged Off 1,790,382 1,828,255 2.1 2,136,694 16.9 2,058,890 -3.6 148,816 -7 * Participation Loans Recovered 290,360 265,406 -8.6 175,823 -33.8 133,585 -24.0 26,780 -1 * NET PARTICIPATION LOAN C/Os 1,500,022 1,562,849 4.2 1,960,871 25.5 1,925,305 -1.8 122,036 -7 ***Whet Charge Offs - Participation Loans / Avg Participation Loans 1.15 0.97 -15.8 1.13 16.5 1.10 -2.5 0.27 -7 *Amounts are year-to-date while the related %change ratios are annualized. ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell		0.46	1.43	210.0	0.04	40.0	1.32	30.0	1.00	3.4
* Participation Loans Recovered 290,360 265,406 -8.6 175,823 -33.8 133,585 -24.0 26,780 -1 * NET PARTICIPATION LOAN C/Os 1,500,022 1,562,849 4.2 1,960,871 25.5 1,925,305 -1.8 122,036 -7 **%Net Charge Offs - Participation Loans / Avp Participation Loans 1.15 0.97 -15.8 1.13 16.5 1.10 -2.5 0.27 -7 *Amounts are year-to-date while the related %change ratios are annualized. ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell		1.790.382	1.828.255	2.1	2.136.694	16.9	2.058.890	-3.6	148.816	-71.1
* NET PARTICIPATION LOAN C/Os 1,500,022 1,562,849 4.2 1,960,871 25.5 1,925,305 -1.8 122,036 -7 ***%Net Charge Offs - Participation Loans / Avg Participation Loans / Avg Participation Loans - Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell										
**** Net Charge Offs - Participation Loans		·								
/ Avg Participation Loans 1.15 0.97 -15.8 1.13 16.5 1.10 -2.5 0.27 -7 *Amounts are year-to-date while the related %change ratios are annualized. ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) ** Means the number is too large to display in the cell ** Means the number is too large to display in the cell		1,000,022	1,002,040		.,000,011	20.0	1,020,000		.22,300	
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell		1.15	0.97	-15.8	1.13	16.5	1.10	-2.5	0.27	-75.9
# Means the number is too large to display in the cell										
		(or no annualizing)								
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.				1						
This policy change may result in a decline in delinquent loans reported as of June 2012.			requirements for trouble	d debt rest	ructured (TDR) loans.			_		

		Real Estate Loan Info	rmotion	4					
Return to cover		For Charter :							
06/05/2014		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fed	erally Insured State Cr	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	890,532,453	, ,		748,147,867	-10.9	748,872,943			-4.6
Fixed Rate 15 years or less	428,073,256		10.1	630,372,293	33.7	737,302,059		, ,	-1.6
Other Fixed Rate	15,720,652	18,919,156		21,826,822	15.4	23,822,320		23,968,467	0.6
Total Fixed Rate First Mortgages	1,334,326,361	1,329,897,239			5.3	1,509,997,322			-3.1
Balloon/Hybrid > 5 years	38,194,964			57,050,209		86,947,338		, ,	9.4
Balloon/Hybrid 5 years or less	492,494,748		1.4	' '	-7.7	480,477,401	4.2	, ,	1.1
Total Balloon/Hybrid First Mortgages	530,689,712				-4.8	567,424,739			2.4
Adjustable Rate First Mtgs 1 year or less	60,928,246	, - , -			-10.1	54,417,108			1.7
Adjustable Rate First Mtgs >1 year	81,041,310			84,432,645	1.5	86,663,107	-		6.0
Total Adjustable First Mortgages	141,969,556			141,269,646	-3.5	141,080,215			4.3
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,006,985,629	2,020,710,803	0.7	2,059,628,189	1.9	2,218,502,276	7.7	2,191,538,712	-1.2
Other Real Estate Loans									
Closed End Fixed Rate	306,648,425		-	246,013,471	-12.5	239,810,129		, ,	0.3
Closed End Adjustable Rate	10,654,249			, ,	-16.2	1,750,620			125.9
Open End Adjustable Rate (HELOC)	536,202,539	, ,-			1.0	572,568,702		, ,	0.3
Open End Fixed Rate	28,660,980			23,343,338	-15.1	18,773,982			5.5
TOTAL OTHER REAL ESTATE OUTSTANDING	882,166,193	, ,			-4.1	832,903,433		, ,	0.7
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,889,151,822	2,873,794,373	-0.5	2,877,959,453	0.1	3,051,405,709	6.0	3,030,219,199	-0.7
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,372,521,325		0.2	. , ,	6.0	1,596,944,660		, , ,	-2.4
Other RE Fixed Rate	335,309,405		-8.0		-12.7	258,584,111			0.7
Total Fixed Rate RE Outstanding	1,707,830,730	, , ,			2.6	1,855,528,771	7.5		-2.0
%(Total Fixed Rate RE/Total Assets)	17.50		-6.8		-2.6	16.73			-5.6
%(Total Fixed Rate RE/Total Loans)	28.26	27.45	-2.8	27.25	-0.7	27.23	-0.1	26.66	-2.1
First Martine v. Adi Data (includes University (Dallaces - 5, ma)	004 404 004	0.45 705 700	4.0	000 000 000		004 557 040		000 050 000	
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	634,464,304				-6.7	621,557,616			1.8
Other RE Adj Rate	546,856,788		-	548,974,455		574,319,322			0.7
Total Adj Rate RE Outstanding	1,181,321,092	1,190,198,211	0.8	1,151,205,453	-3.3	1,195,876,938	3.9	1,211,285,785	1.3
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	20.454.445	25 024 420	-11.4	10.054.004	20.0	20.000.200	9.3	47.042.240	-11.1
Outstanding Interest Only & Payment Option Prist Mig Loans Outstanding Interest Only & Payment Option Other RE	29,151,415	25,821,428	-11.4	18,351,901	-28.9	20,066,300	9.3	17,843,219	-11.1
/ LOCs Loans	15,511,523	10,586,368	-31.8	10,151,614	-4.1	12,378,607	21.9	12,291,481	-0.7
TOTAL Outstanding Interest Only & Payment Option First &	-,- ,-	.,,		-, -,-		, , , , ,		, , , ,	
Other RE Loans	44,662,938	36,407,796	-18.5	28,503,515	-21.7	32,444,907	13.8	30,134,700	-7.1
%(Interest Only & Payment Option First & Other RE Loans / Total						· ·			
Assets)	0.46	0.35	-22.9	0.26	-25.6	0.29	11.4	0.26	-10.6
%(Interest Only & Payment Option First & Other RE Loans / Net	4.47	2.45	-22.9	2.57	-25.6	2.78	8.5	2.56	-7.9
Worth) Outstanding Residential Construction (Excluding Business	4.47	3.45	-22.9	2.57	-25.6	2.78	6.5	2.56	-7.9
Purpose Loans)	2,837,821	2,146,326	-24.4	2,206,389	2.8	2,565,243	16.3	2,107,523	-17.8
Allowance for Loan Losses on all RE Loans	14,571,509			14,926,112	-0.3	16.023.086			-3.1
* REAL ESTATE LOANS - AMOUNT GRANTED:	7- 7	, , , , , , ,		,,				-,,	
* First Mortgages									
* Fixed Rate > 15 years	616,301,437	489,763,711	-20.5	869,398,095	77.5	689,068,129	-20.7	77,922,872	-54.8
* Fixed Rate 15 years or less	383,503,700		1	, ,		421,743,601		, ,	-64.5
* Other Fixed Rate	7,059,019					10,227,890			-86.1
* Total Fixed Rate First Mortgages	1,006,864,156					1,121,039,620			-58.7
* Balloon/Hybrid > 5 years	6,760,724					31,947,194			61.9
* Balloon/Hybrid 5 years or less	89,974,088					106,879,258			-13.5
* Total Balloon/Hybrid First Mortgages	96,734,812				-5.1	138,826,452			3.8
* Adjustable Rate First Mtgs 1 year or less	22,100,740				-25.8	11,952,644			62.6
* Adjustable Rate First Mtgs >1 year	24,216,094					15,775,302			-43.7
* Total Adjustable First Mortgages	46,316,834					27,727,946			2.1
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,149,915,802		-11.8	, ,		1,287,594,018			-50.7
* Amounts are year-to-date while the related %change ratios are annualized.	,,	,		, .,		, ,		,,	
# Means the number is too large to display in the cell								11 DI	ELoans 1
		1	l	l .	I.		1	11. RI	vall5 l

		Real Estate Loan Info	rmation 2	2					T
Return to cover		For Charter :							
06/05/2014		Count of CU:							↓
CU Name: N/A		Asset Range :		Netice + Base Occurs	All + 04-4	. IMOL+Time la elim	Lada Fada		
Peer Group: N/A	Count	of CU in Peer Group :		Nation * Peer Group:	All " Stat	e = 'MO' " I ype includ	lea: Feaer	rally insured State Cr	eart
	Count	or co in reer Group.	11//						+
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chg
* OTHER REAL ESTATE (Granted)			,, ,,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
* Closed End Fixed Rate	50,219,204	42,536,641	-15.3	48,383,491	13.7	63,132,680	30.5	13,168,254	-16.6
* Closed End Adjustable Rate	1,909,946		74.5		-69.0		-78.7	1,517,523	
* Open End Adjustable Rate (HELOC)	134,066,286		-17.7		18.1	160,502,847	23.2	36,061,236	
* Open End Fixed Rate and Other	3,644,285	3,520,205	-3.4	2,522,246	-28.3	1,863,168	-26.1	1,012,215	117.3
* TOTAL OTHER REAL ESTATE GRANTED	189,839,721	159,695,358			14.1	225,718,227	23.9	51,759,228	
* TOTAL RE (FIRST AND OTHER) GRANTED	1,339,755,523	1,173,540,849	-12.4	1,827,356,898	55.7	1,513,312,245	-17.2	210,549,319	-44.3
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	38.67	32.78	-15.2	43.86	33.8	34.62	-21.1	20.87	-39.7
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	750,482,209	655,720,994	-12.6	1,176,314,094	79.4	835,682,212	-29.0	88,192,559	-57.8
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	65.26	64.68	-0.9	71.50	10.6	64.90	-9.2	55.54	-14.4
AMT of Mortgage Servicing Rights	9,335,682	12,120,737	29.8	15,527,692	28.1	17,487,935	12.6	16,698,084	-4.5
Outstanding RE Loans Sold But Serviced	1,554,919,924		19.3		25.9			2,708,631,638	
% (Mortgage Servicing Rights / Net Worth)	0.93	1.15	22.8	1.40	21.8	1.50	7.3	1.42	-5.3
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,105,721,686			1,092,911,659	-0.1			1,152,052,093	
R.E. Lns also Mem. Bus. Lns	210,265,558	254,867,503	21.2	262,214,706	2.9	272,020,828	3.7	280,885,877	3.3
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0							0	_
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	N/A			51,906,295		48,954,390	-5.7	46,887,924	
TDR Other RE Loans	N/A			7,705,228		3,826,364	-50.3	3,544,475	
Total TDR First and Other RE Loans	N/A			59,611,523		52,780,754	-11.5	50,432,399	
TDR RE Loans Also Reported as Business Loans	N/A	. N/A		2,267,891		3,714,439	63.8	3,139,076	-15.5
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT > =60 Days 1									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	25,719,371	25,744,479	0.1	17,239,323	-33.0		19.5	13,492,342	
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	8,134,440				-2.3			4,098,939	
Other R.E. Fixed Rate	4,553,909	4,718,089	3.6		-43.4		82.9	2,700,939	
Other R.E. Adj. Rate	3,217,607		-7.9		-7.8		-29.4	1,651,306	
TOTAL DEL R.E. DELINQUENT >= 60 Days	41,625,327	39,188,074	-5.9	28,274,036	-27.9	33,027,880	16.8	21,943,526	-33.6
DELINQUENT 30 to 59 Days									
First Mortgage	42,619,780		1.0		-15.7	47,434,722	30.6	45,397,118	
Other	8,900,334				-1.5		-11.0	7,108,649	
TOTAL DEL RE 30 to 59 Days	51,520,114		2.1	45,733,100		55,820,416	22.1	52,505,767	
TOTAL DEL R.E. LOANS >= 30 Days	93,145,441	91,808,265	-1.4	74,007,136	-19.4	88,848,296	20.1	74,449,293	-16.2
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	3.22				-19.5		13.2	2.46	
% R.E. LOANS DQ >= 60 Days	1.44	1.36	-5.4	0.98	-28.0	1.08	10.2	0.72	-33.1
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days TDR First Mortgage RE Loans Delinquent >= 60 Days									
TDR First Mortgage RE Loans Delinquent >= 60 Days TDR Other RE Loans Delinquent >= 60 Days	N/A			4,100,664		9,258,701	125.8	3,064,915	
Total TDR First and Other RE Loans Delinquent >= 60 Days	N/A			685,667		649,866		431,029	
	N/A	N/A		4,786,331		9,908,567	107.0	3,495,944	-64.7
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	N/A	N/A		8.03		18.77	133.8	6.93	-63.1
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days									
	N/A	. N/A		1,284,800	<u> </u>	304,729	-76.3	1,600,635	425.3
% TDR RE Lns also Reported as Business Loans Delinquent >= 60	N/A	N/A		56.65		8.20	-85.5	50.99	521.5
Days / Total TDR RE Lns also Reported as Business Loans	IN/A	IN/A		50.05		0.20	-00.0	50.99	521.5
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Charged Off	4,396,725	5,796,881	31.8	6,429,868	10.9	15,367,850	139.0	852,435	-77.8
* Total 1st Mortgage Lns Recovered * NET 1st MORTGAGE LN C/Os	59,676 4,337,049						69.2 147.1	112,279 740,156	
** Net Charge Offs - 1st Mortgage Loans	4,337,049	5,369,439	24.3	5,761,946	0.9	14,237,474	147.1	140,100	-19.2
/ Avg 1st Mortgage Loans	0.22	0.27	19.9	0.28	5.5	0.67	135.7	0.13	-79.8
* Total Other RE Lns Charged Off	7,712,075				-19.6			910,547	
* Total Other RE Lns Recovered	427,267				66.5			107,568	
* NET OTHER RE LN C/Os	7,284,808							802,979	
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.80							0.38	
* Amounts are year-to-date and the related % change ratios are annualized.	3.00	3.00		3.70		3.00		3.00	
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or n	o annualizina)								
	3/								1
# Means the number is too large to display in the cell									
# Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the	delinquency reportina re	quirements for troubled det	ot restructu	red (TDR) loans.	l		-		

	Mem	ber Business Loa	n Informa	ation	Ι		ı .		
Return to cover		For Charter :	N/A						
06/05/2014 CU Name: N/A		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range : Criteria :	N/A Region:	Nation * Peer Gro	l un· ΔII * 9	 State = 'MO' * Type	Included	· Federally Insure	d State
Tea droup. 147	Count of C	U in Peer Group :		Nation 1 cci Gio	up. All V	State = MO Type	Included	. reactary moure	Otate
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chg
BUSINESS LOANS	221,342,530	000 405 070	47.7	278,314,174		070 740 000	0.5	200 040 004	
Member Business Loans (NMBLB) 1 Purchased Business Loans or Participations to	221,342,530	260,425,872	17.7	278,314,174	6.9	279,716,968	0.5	288,916,691	3.3
Nonmembers (NMBLB) 1	37,251,220	43,193,519	16.0	42,944,367	-0.6	34,497,337	-19.7	34,769,366	0.8
Total Business Loans (NMBLB) 1	258,593,750	303,619,391	17.4	321,258,541	5.8	314,214,305	-2.2	323,686,057	3.0
Unfunded Commitments ¹	9,675,211	10,460,748	8.1	8,505,264	-18.7	6,677,267	-21.5	9,144,073	36.9
TOTAL BUSINESS LOANS (NMBLB) LESS	040 040 500	293.158.643	47.0	040 750 077	6.7	307,537,038	4.7	314,541,984	2.3
UNFUNDED COMMITMENTS 1 %(Total Business Loans (NMBLB) Less Unfunded	248,918,539	293,158,643	17.8	312,753,277	6.7	307,537,038	-1.7	314,541,984	2.3
Commitments/ Total Assets) 1	2.55	2.84	11.4	2.88	1.4	2.77	-3.7	2.73	-1.5
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	1,406	1,658	17.9	1,667	0.5	1,742	4.5	1,783	2.4
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	159	190	19.5	190	0.0	159	-16.3	164	3.1
Total Number of Business Loans Outstanding	1,565	1,848	18.1	1,857	0.5	1,901	2.4	1,947	2.4
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	,	,, ,				,,		,	
Construction and Development	N/A	6,376,187		4,851,618	-23.9	7,714,215	59.0	11,703,855	
Farmland	N/A	1,556,176	1	1,515,323	-2.6	1,571,929	3.7	2,249,764	
Non-Farm Residential Property Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	88,212,382 85,314,865	1	101,757,601 83,383,184	15.4 -2.3	104,953,139 78,599,018	3.1 -5.7	106,041,951 77,661,717	1.0
Non-Owner Occupied, Non-Farm, Non-Residential Property Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	78,736,508	1	78,602,248	-2.3	78,599,018 84,682,429	-5. <i>1</i>	77,661,717 89,810,924	
Total Real Estate Secured Business Loans	N/A	260,196,118		270,109,974	3.8	277,520,730	2.7	287,468,211	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-		,,		-,,		,,		,,	
MEMBERS)									
Loans to finance agricultural production and other loans to farmers Commercial and Industrial Loans	N/A N/A	224,486		218,157 49,386,999	-2.8 22.7	364,627 34,144,104	67.1	421,037 33,673,740	15.5
Unsecured Business Loans	N/A N/A	40,262,239 1,033,610		49,386,999 981,695	-5.0	34,144,104 848,316	-30.9 -13.6	663,370	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	1,902,938		561,716	-70.5	1,336,528	137.9	1,459,699	
Total Non-Real Estate Secured Business Loans	N/A	43,423,273		51,148,567	17.8	36,693,575	-28.3	36,217,846	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	15		14	-6.7	26	85.7	41	
Number - Farmland	N/A	5		6	20.0	8	33.3	9	
Number - Non-Farm Residential Property	N/A	784		835	6.5	816	-2.3	850	
Number - Owner Occupied, Non-Farm, Non-Residential Property Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	197 235		205 219	4.1 -6.8	252 232	22.9 5.9	234 253	
Total Number of Real Estate Secured Business Loans	N/A	1,236		1,279	3.5	1,334	4.3	1,387	4.0
Number - Loans to finance agricultural production and other loans to farmers	N/A	11		6	-45.5	16	166.7	20	
Number - Commercial and Industrial Loans	N/A	317		315	-0.6	287	-8.9	274	
Number - Unsecured Business Loans	N/A	20		21	5.0	27	28.6	24	-11.1
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	264		236	-10.6	237	0.4	242	2.1
Total Number of Non-Real Estate Secured Business Loans	N/A	612		578	-5.6	567	-1.9	560	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	91,953,792	80,855,259	-12.1	57,899,123	-28.4	100,901,912	74.3	16,465,503	
* Purchased or Participation Interests to Nonmembers (NMBLB) 1	20,032,451	26,821,668	33.9	14,718,109	-45.1	9,931,858	-32.5	2,916,047	17.4
DELINQUENCY - MEMBER BUSINESS LOANS 2	0.700.000	0.444.707	20.0	0.000.070	400.0	7 705 404		40.000.000	20.0
30 to 59 Days Delinquent 60 to 179 Days Delinquent	2,792,393 4,737,541	3,441,787 5,882,452	23.3	8,226,272 7,909,746	139.0 34.5	7,795,184 3,288,401	-5.2 -58.4	10,602,002 4,271,331	
180 to 359 Days Delinquent	528,457	4,094,976		1,516,255	-63.0	2,847,290	87.8	954,194	
> = 360 Days Delinquent	148,735	1,267,257	752.0	1,846,830	45.7	1,598,806	-13.4	772,985	
Total Del Loans - All Types (>= 60 Days)	5,414,733	11,244,685	107.7	11,272,831	0.3	7,734,497	-31.4	5,998,510	-22.4
MBL DELINQUENCY RATIOS	_					_			<u> </u>
% MBL >= 30 Days Delinquent % MBL >= 60 Days Delinquent (Reportable delinquency)	3.30 2.18	5.01 3.84	51.9 76.3	6.23 3.60	24.5 -6.0	5.05 2.51	-19.0 -30.2	5.28 1.91	
MBL CHARGE-OFFS AND RECOVERIES:	2.18	3.84	76.3	3.60	-0.0	∠.51	-30.2	1.91	-24.2
*Total MBL Charge Offs	2,566,581	1,768,922	-31.1	2,565,070	45.0	16,544,315	545.0	806,664	-80.5
*Total MBL Recoveries	11,499	1,190	-89.7	60,061	4,947.1	463,685	672.0	55,679	-52.0
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)		<u> </u>							
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	N/A	N/A		N/A		0		0	N/A
MISCELLANEOUS MBL INFORMATION:	040 005 550	054.007.500	04.0	000 04 4 700	2.0	070 000 000	0.7	200 005 077	
Real Estate Loans also Reported as Business Loans Construction & Development Loans Meeting 723.3(a)	210,265,558 5,810,062	254,867,503 6,151,753	21.2 5.9	262,214,706 4631002	2.9 -24.7	272,020,828 7,042,165	3.7 52.1	280,885,877 4,735,748	
Number of Construction & Development Loans - 723(a)	5,610,062	6,151,755		13	-24.7	7,042,163	76.9	4,735,746	
Unsecured Business Loans Meeting 723.7(c)-(d)	758,884	1,851,480		1,099,541	-40.6	1,027,708	-6.5	954,207	
Number of Unsecured Business Loans - 723.7(c)-(d)	224	71	-68.3	26	-63.4	36	38.5	32	-11.1
Agricultural Related (NMBLB) 1	120,508	1,780,662		1,733,480	-2.6	1,936,556	11.7	2,670,801	37.9
Number of Outstanding Agricultural Related Loans	5 000 775	16	220.0	12	-25.0	24	100.0	29	
* Business Loans and Participations Sold SBA Loans Outstanding	3,236,775	5,197,400 11,547,497	60.6 92.3	3,269,986 9,790,285	-37.1 -15.2	1,449,204 5,521,111	-55.7 -43.6	4,815,969	
Number of SBA Loans Outstanding	6,005,377	11,547,497	53.7	9,790,285	-15.2 -15.9	5,521,111	-43.6 -24.5	4,815,969	
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year					13.9	40	24.5	21	32.5
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency repo									
This policy change may result in a decline in delinquent loans reported as of June 2012.			•						13. MBLs

FOCTO-INTER: INA Count of CU is 18 COUNT		Inves	stments, Cash, & Cas	h Equiva	lents					
Count of CU 181	Return to cover									
COUNTINES NA Count of CU II Peer Group: NA Count of Cu										
Dec-2011 Count of CU in Peer Group: WA Dec-2012 Color Color CU in Peer Group: WA Dec-2013 Color Colo	CU Name: N/A									
Dec-2010 Dec-2011 % Chg Dec-2012 % Chg Dec-2013 % Chg Mar-2014 % Chg NVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS	Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ded: Feder	ally Insured State Cr	edit
NOSETMENT CASH ON DEPOSIT AND CASH EQUIVALENTS ACS 320 CLASS OF INVESTMENTS 12,599,193 11,484,519 8.8 30,397,615 16-7 13,801,346 5-6.8 10,47 12,529,193 11,484,519 8.8 30,397,615 16-7 13,801,346 5-6.8 10,47 10,71 10,71,78,297 10,20 11,484,519 10,484 10,484,419 10	·	Count	of CU in Peer Group :	N/A					•	
NOSETMENT CASH ON DEPOSIT AND CASH EQUIVALENTS ACS 320 CLASS OF INVESTMENTS 12,599,193 11,484,519 8.8 30,397,615 16-7 13,801,346 5-6.8 10,47 12,529,193 11,484,519 8.8 30,397,615 16-7 13,801,346 5-6.8 10,47 10,71 10,71,78,297 10,20 11,484,519 10,484 10,484,419 10			-							
Acc Saze CLASS OF INVESTMENTS		Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chg
Helid to Maturity < 1 yr	INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
Helet Dataurty 1-3 yrs	ACS 320 CLASS OF INVESTMENTS									
Hell of Maturity 3-5 yrs	Held to Maturity < 1 yr	12,599,193	11,484,519	-8.8	30,397,615	164.7	13,801,346	-54.6	12,425,234	-10.0
Heller In Maturity 3-5 yrs	Held to Maturity 1-3 yrs	26,348,741	68,799,741	161.1	34,259,619	-50.2	30,692,069	-10.4	32,996,648	7.5
Helic InMaturity 5-10 yrs		, ,								-7.0
Held to Maturity 3-10 yrs		, ,							, ,	-6.9
Helis to Maturity > 10 yrs					, ,				, ,	
Available for Sale < 1 yr 230,699,021 296,660,707 26,6 330,214,090 113, 235,263,699 28,8 186,870,900 20,				-95.3	· ·	1 362 6		114 1		-23.6
Available for Sale 1-3 yrs	, ,	, ,			, ,	-				-5.2
Available for Sale 1-3 yrs	Available for Sale < 1 vr	230 600 021	296 660 707	20.6	330 214 080	11.2	235 226 360	20.0	186 850 906	20.6
Available for Sale 3-5 yrs 604,555,262 729,379,588 20.6 615,415,665 -15.6 932,571,020 51.5 974,395,618 44.	·	, ,								
Available for Sale \$-10 yrs	,	, ,			, ,					
Available for Sale 3-10 yrs	,				, -,				, ,	
Available for Sale > 10 yrs 20,606,763 34,005,656 65.0 13,408,439 -60.6 18,253,171 36.1 17,016,430 -6.6	,			-5.4	, ,	41.1		40.4		1.3
TOTAL AVAILABLE FOR SALE 1,511,528,636 1,667,174,678 23.5 1,877,993,381 0.6 1,859,597,079 -1.0 1,889,599,909 1,1 Trading < 1 year 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	·	·			·					
Trading < 1 year										
Trading 1-3 years 0 0 0 N/A 0	TOTAL AVAILABLE FOR SALE	1,511,528,636	1,867,174,678	23.5	1,877,993,381	0.6	1,859,597,079	-1.0	1,889,599,909	1.6
Trading 3-5 years	Trading < 1 year	-	0		0	-	0	-	_	_
Trading 5-10 years 17,273,001 17,480,229 1.2 18,636,459 6.6 20,675,914 10.9 20,875,306 1.0 Trading 3-10 years N/A	Trading 1-3 years		0	N/A	0	-	0	N/A	0	N/A
Trading 3-10 years		-	0	N/A	0	N/A	0	N/A	0	N/A
Trading > 10 years	Trading 5-10 years	17,273,001	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9	20,875,306	1.0
TOTAL TRADING 17,273,001 17,480,229 1.2 18,636,459 6.6 20,675,914 10.9 20,875,306 1.0 Other Investments < 1 yr 1,045,081,832 1,045,081,832 1,046,469,486 0.1 1,199,474,817 14.6 969,594,800 -19.2 1,313,440,351 35.1 Other Investments 3-5 yrs 391,244,552 395,849,573 1.2 393,865,501 -0.5 380,316,932 -3.4 392,830,856 3.3 Other Investments 5-10 yrs 53,125,329 82,101,881 54.5 136,238,229 65.9 149,424,803 9.7 138,729,200 -7.2 Other Investments 5-10 yrs 25,906,574 29,345,076 13.3 35,775,721 21.9 43,398,889 21.3 46,480,789 7.0 Other Investments > 10 yrs 1,543,963 2,217,389 43.6 1,565,729 -29.4 1,596,828 2.0 1,947,309 21.5 TOTAL Other Investments 1,516,902,230 1,555,983,405 2.6 1,766,919,997 13.6 1,544,332,252 -12.6 1,893,428,513 22.6 MATURITIES: Total Investments 3-1 yrs 940,312,439 1,145,959,316 21.9 1,189,518,639 21.1 838,830,184 -4.6 1,162,736,546 3.6 1,188,189,12 22.7 Total Investments 5-10 yrs 184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 3,90,901,944 10.9 20,875,306 1.0 1.1,199,474,817 14.6 969,594,800 -19.2 1,313,440,351 35. 35. 35. 35. 35. 35. 35.	Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Other Investments < 1 yr Other Investments 1-3 yrs Other Investments 5-10 yrs Other Investment 5-10 yrs	Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments 1-3 yrs 391,244,532 395,849,573 1.2 393,865,501 -0.5 380,316,932 -3.4 392,830,856 3.3 Other Investments 3-5 yrs 53,125,329 82,101,881 54.5 136,238,229 65.9 149,424,803 9.7 138,729,208 -7.3 Other Investments 5-10 yrs 25,906,574 29,345,076 13.3 35,775,721 21.9 43,398,889 21.3 46,480,789 7.0 Other Investments 3-10 yrs N/A	TOTAL TRADING	17,273,001	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9	20,875,306	1.0
Other Investments 3-5 yrs 53,125,329 82,101,881 54.5 136,238,229 65.9 149,424,803 9.7 138,729,208 7.7 Other Investments 5-10 yrs 25,906,574 29,345,076 13.3 35,775,721 21.9 43,398,889 21.3 46,480,789 7.7 Other Investments 3-10 yrs N/A	Other Investments < 1 yr	1,045,081,832	1,046,469,486	0.1	1,199,474,817	14.6	969,594,800	-19.2	1,313,440,351	35.5
Other Investments 5-10 yrs Other Investments 5-10 yrs Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments 5-10 yrs Other Investments Other Invest	Other Investments 1-3 yrs	391,244,532	395,849,573	1.2	393,865,501	-0.5	380,316,932	-3.4	392,830,856	3.3
Other Investments 5-10 yrs Other Investments 5-10 yrs Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments 5-10 yrs Other Investments Other Invest	Other Investments 3-5 vrs	53.125.329	82.101.881	54.5	136,238,229	65.9	149.424.803	9.7	138,729,208	-7.2
Other Investments 3-10 yrs N/A N/A </td <td>, , , , , , , , , , , , , , , , , , ,</td> <td></td> <td></td> <td></td> <td>, ,</td> <td></td> <td></td> <td></td> <td></td> <td>7.1</td>	, , , , , , , , , , , , , , , , , , ,				, ,					7.1
Other Investments > 10 yrs 1,543,963 2,217,389 43.6 1,565,729 -29.4 1,596,828 2.0 1,947,309 21.5 TOTAL Other Investments 1,516,902,230 1,555,983,405 2.6 1,766,919,997 13.6 1,544,332,252 -12.6 1,893,428,513 22.0 MATURITIES: Total Investments < 1 yr 1,288,380,046 1,354,614,712 5.1 1,560,086,512 15.2 1,218,622,515 -21.9 1,512,716,491 24.0 Total Investments 1-3 yrs 940,312,439 1,145,959,316 21.9 1,169,518,639 2.1 835,279,653 -28.6 884,626,785 5.5 Total Investments 3-5 yrs 739,711,287 879,502,098 18.9 838,830,184 -4.6 1,162,736,546 38.6 1,188,188,912 2.2 Total Investments 5-10 yrs 184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 39.0 351,573,207 1.2 Total Investments > 10 yrs N/A N/A N/A N/A <th< td=""><td>,</td><td>, ,</td><td></td><td></td><td>, ,</td><td></td><td></td><td></td><td>, ,</td><td></td></th<>	,	, ,			, ,				, ,	
TOTAL Other Investments	,					-29.4		2.0	1.947.309	21.9
Total Investments < 1 yr 1,288,380,046 1,354,614,712 5.1 1,560,086,512 15.2 1,218,622,515 -21.9 1,512,716,491 24. Total Investments 1-3 yrs 940,312,439 1,145,959,316 21.9 1,169,518,639 2.1 835,279,653 -28.6 884,626,785 5.9 Total Investments 3-5 yrs 879,502,098 18.9 838,830,184 -4.6 1,162,736,546 38.6 1,188,188,912 2.2 Total Investments 5-10 yrs 184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 39.0 351,573,207 1.2 Total Investments 3-10 yrs N/A	,	, ,	, ,		, ,	_			, ,	22.6
Total Investments < 1 yr 1,288,380,046 1,354,614,712 5.1 1,560,086,512 15.2 1,218,622,515 -21.9 1,512,716,491 24. Total Investments 1-3 yrs 940,312,439 1,145,959,316 21.9 1,169,518,639 2.1 835,279,653 -28.6 884,626,785 5.9 Total Investments 3-5 yrs 879,502,098 18.9 838,830,184 -4.6 1,162,736,546 38.6 1,188,188,912 2.2 Total Investments 5-10 yrs 184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 39.0 351,573,207 1.2 Total Investments 3-10 yrs N/A	MATURITIES:									
Total Investments 1-3 yrs 940,312,439 1,145,959,316 21.9 1,169,518,639 2.1 835,279,653 -28.6 884,626,785 5.9 Total Investments 3-5 yrs 739,711,287 879,502,098 18.9 838,830,184 -4.6 1,162,736,546 38.6 1,188,188,912 2.3 Total Investments 5-10 yrs 184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 39.0 351,573,207 1.3 Total Investments 3-10 yrs N/A		1 288 380 046	1 354 614 712	5.1	1 560 086 512	15.2	1 218 622 515	-21 9	1 512 716 491	24 1
Total Investments 3-5 yrs 739,711,287 879,502,098 18.9 838,830,184 -4.6 1,162,736,546 38.6 1,188,188,912 2.2 Total Investments 5-10 yrs 184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 39.0 351,573,207 1.2 Total Investments 3-10 yrs N/A	,									
Total Investments 5-10 yrs 184,674,550 192,422,585 4.2 249,964,619 29.9 347,368,506 39.0 351,573,207 1.2 Total Investments 3-10 yrs N/A	•	, ,	<u> </u>	1						
Total Investments 3-10 yrs N/A N/A </td <td>,</td> <td>, ,</td> <td><u>, , , , , , , , , , , , , , , , , , , </u></td> <td>1</td> <td>, ,</td> <td></td> <td></td> <td></td> <td></td> <td></td>	,	, ,	<u>, , , , , , , , , , , , , , , , , , , </u>	1	, ,					
Total Investments > 10 yrs 26,441,640 36,424,992 37.8 17,927,845 -50.8 26,172,665 46.0 23,796,549 -9. Total 3,179,519,962 3,608,929,703 13.5 3,836,327,799 6.3 3,590,179,885 -6.4 3,960,901,944 10.3 # Means the number is too large to display in the cell 5 6 4 3,960,901,944 10.3					, ,	29.9		39.0		1.2
Total 3,179,519,962 3,608,929,703 13.5 3,836,327,799 6.3 3,590,179,885 -6.4 3,960,901,944 10.3 # Means the number is too large to display in the cell Image: Control of the cell of the c		·			· ·	FO 0		40.0		0.1
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		3,179,519,962	3,608,929,703	13.5	3,836,327,799	6.3	3,590,179,885	-6.4	3,960,901,944	10.3
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		Oth I	·						_
Return to cover		Other Investment In For Charter :		1					├──
06/05/2014		Count of CU :							-
CU Name: N/A		Asset Range :							_
Peer Group: N/A				Nation * Peer Group	: All * St	ate = 'MO' * Type Inc	luded: Fe	ederally Insured Stat	te Credi
	Count o	f CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chr
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	12,591,274	23,753,888		35,620,703	50.0	29,312,585		29,132,183	
Total FDIC-Issued Guaranteed Notes	N/A	50,000		5,000	-90.0	0		0	
All Other US Government Obligations	N/A	61,156,480		64,363,364	5.2	102,225,315		117,593,817	_
TOTAL U.S. GOVERNMENT OBLIGATIONS	107,537,224	84,960,368	-21.0	99,989,067	17.7	131,537,900	31.6	146,726,000	11.
(005 B 111 4 4 4 4 1 1 1 1 1 1 1 1 1 1 1 1 1									
Agency/GSE Debt Instruments (not backed by mortgages)	834,823,689			891,482,742	-4.1	903,593,825		881,837,268	
Agency/GSE Mortgage-Backed Securities	648,695,247	958,550,052		995,713,210	3.9	936,059,535		963,505,878	
TOTAL FEDERAL AGENCY SECURITIES Securities Issued by States and Political Subdivision in the U.S.	1,483,518,936	1,887,691,974		1,887,195,952 11,720,048	0.0	1,839,653,360		1,845,343,146	
Privately Issued Mortgage-Related Securities	N/A 2,533,702	10,926,890 12,595,154		9,321,767	7.3 -26.0	12,965,820		11,512,183 0	
Privately Issued Securities (FCUs only)	2,533,702			9,321,767	-26.0 N/A	0		0	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	6,668,006			3,659,674	-12.4	2,719,448		2,607,944	_
TOTAL OTHER MORTGAGE-BACKED SECURITIES	9,201,708		+	12,981,441	-22.6	2,719,448		2,607,944	
TOTAL OTTER MORTGAGE-BACKED SECONTIES	3,201,700	10,772,440	02.5	12,301,441	-22.0	2,719,440	-73.1	2,007,344	-4.
Mutual Funds	26,811,251	26,815,130	0.0	26,862,342	0.2	29,544,874	10.0	29,749,493	0.
Common Trusts	1,085,839	3,635,758		3,485,899	-4.1	3,566,097	2.3	3,581,966	0.
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	27,897,090			30,348,241	-0.3	33,110,971	9.1	33,331,459	0.
Bank Issued FDIC-Guaranteed Bonds	N/A	0		0	N/A	0	N/A	0	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	253,181,308	455,264,248	79.8	471,919,453	3.7	350,264,470	-25.8	360,182,694	2.8
Commercial Mortgage Backed Securities	33,983,221	38,100,874	12.1	47,849,910	25.6	55,197,780	15.4	52,049,255	-5.
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options								•	
or Complex Coupon Formulas Non-Mortgage Related Securities With Maturities > 3 Yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0			0		0		0	
Deposits/Shares per 703.10(a)	0			0		0		0	
Market Value of Investments Purchased Under			14//		14//		14/71	•	14//
Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	3,181,323,843	3,611,104,483	13.5	3,837,870,621	6.3	3,591,473,955	-6.4	3,963,566,415	10.4
Investment Repurchase Agreements	136,621	0	-100.0	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments									
for Positive Arbitrage	0			0	N/A	0		0	
Cash on Deposit in Corporate Credit Unions	309,919,137	167,120,029		149,005,809	-10.8	118,095,924		170,562,149	
Cash on Deposit in Other Financial Institutions	241,999,733	451,634,466	86.6	607,131,227	34.4	500,859,070	-17.5	770,788,932	53.9
CUSO INFORMATION									
Value of Investments in CUSO	17,452,693	18,884,212		34,999,085	85.3	40,662,601	16.2	40,254,296	
CUSO loans	6,876,501	5,604,830		856,874	-84.7	406,243		406,243	
Aggregate cash outlays in CUSO	7,735,519	7,929,881	2.5	21,749,309	174.3	22,183,418	2.0	21,783,887	-1.8
WHOLLY OWNED CUSO INFORMATION	44,000,504	44744040	0.0	07.504.044	4540	40.000.050	40.5	00 700 000	440
Total Assets of Wholly Owned CUSOs	14,860,564	14,741,319		37,534,241	154.6	42,233,653		89,739,326	
Total Capital of Wholly Owned CUSOs Net Income/Loss of Wholly Owned CUSOs	9,852,313	10,769,406		25,573,553	137.5	37,985,917		36,754,359	
Total Loans of Wholly Owned CUSOs	-142,798	872,361	710.9	4,618,791 352,700	429.5	3,859,511	-16.4	-890,370	
Total Delinquency of Wholly Owned CUSOs	N/A	303,645	+	352,700 35,299	16.2 152.7	388,198		301,555 14,963	+
Total Delinquency of Withing Owned COSOS	0	13,969	N/A	35,299	102.7	17,033	-51./	14,963	-12.
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	0	N/A	0	N/A	0	N/A	2,245,091	N/A
Outstanding Balance of Brokered CDs and Share	1		IN/A	0	IN/A	0	14/74	2,240,091	IN//
Certificates Purchased	191,218,162	200,308,811	4.8	198,441,630	-0.9	167,319,924	-15.7	176,622,790	5.0
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	16	16	0.0	16	0.0	18	12.5	18	0.0
Approved Mortgage Seller	9			15		15		16	
Borrowing Repurchase Agreements	2	2	0.0	0	-100.0	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	1	1	0.0	1	0.0	2	100.0	2	0.0
Investment Pilot Program	0			0		0		0	
Investments Not Authorized by FCU Act (SCU only)	0			0		0		0	
Deposits and Shares Meeting 703.10(a)	2		+	0		0		0	
Brokered Certificates of Deposit (investments)	21	21	0.0	28	33.3	30		30	
Charitable Donation Accounts	N/A	N/A		N/A		N/A		0	1
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE									
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS Securities	N/A	N/A	1	N/A		N/A		27,109,021	+
Other Investments	N/A N/A			N/A N/A		N/A N/A			
Other Investments Other Assets	N/A N/A	N/A N/A		N/A N/A		N/A N/A		5,232,107 68,005,154	
Total Assets Used to Fund Employee Benefit Plans or Deferred	N/A	N/A	1	IN/A		N/A		00,000,154	
Compensation Agreements	N/A	N/A		N/A		N/A		100,346,282	
			Ì					-,,	
1/ Prior to March 31, 2014, this item included investments purchased for employ	ee benefit/deferred comp	ensation plans.							
	1	1							
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	Sunnlemental Shar	e Information, Off B	alance S	heet & Borrowings			1		
Return to cover	Supplemental Shar	For Charter :		neet, & Borrowings					
06/05/2014		Count of CU :							
CU Name: N/A			N/A						
Peer Group: N/A				Nation * Peer Group	: All * Sta	ate = 'MO' * Type Inc	luded: F	ederally Insured Stat	e Credit
	Count of	CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):	DCC 2010	DCC 2011	70 Orig	DCC 2012	70 Ong	DCC 2010	70 Ong	Mai 2014	70 Orig
Accounts Held by Member Government Depositors	7,683,088	703,172	-90.8	723,779	2.9	753,956	4.2	855,830	13.5
Accounts Held by Nonmember Government Depositors	647,541	1,287,186	98.8		-7.5	1,589,289	33.4		65.6
Employee Benefit Member Shares	13,809,274	15,387,205	11.4		10.9	18,132,072	6.2		2.6
Employee Benefit Nonmember Shares	0	0			N/A	0		0	
529 Plan Member Deposits	0	0	N/A		N/A	0		0	N/A
Non-dollar Denominated Deposits	0	0			N/A	0			
Health Savings Accounts	5,344,456	8,281,470	55.0		32.4	14,903,210	35.9	20,390,229	36.8
Dollar Amount of Share Certificates >= \$100,000	441,991,144	452,990,487	2.5	449,928,330	-0.7	461,295,340	2.5	456,726,292	-1.0
Dollar Amount of IRA/Keogh >= \$100,000	303,433,295	321,154,647	5.8		2.3	325,083,662	-1.1	330,849,863	1.8
Dollar Amount of Share Drafts Swept to Regular Shares or									
Money Market Accounts	0	0	N/A		N/A	3,891,828	-46.4		-100.0
Business Share Accounts	N/A	N/A		N/A		141,965,011		158,779,939	11.8
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		N/A		7,493,413		5,699,452	-23.9
SAVING MATURITIES									
< 1 year	7,368,267,585	7,706,195,423	4.6		5.9	8,463,342,565	3.7		5.0
1 to 3 years	646,794,591	697,274,110	7.8		0.9	722,705,655	2.7		
> 3 years	355,955,741	423,641,526	19.0		16.7	468,898,102	-5.2		-2.8
Total Shares & Deposits	8,371,017,917	8,827,111,059	5.4	9,356,092,965	6.0	9,654,946,322	3.2	10,048,320,568	4.1
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	10	9			0.0	8		8	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	41,739,204	114,220,446	173.7	44,136,439	-61.4	37,545,760	-14.9	38,664,041	3.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS									
LOANS									
Member Business Loans Secured by Real Estate	N/A	N/A		N/A		3,808,237		5,668,444	48.8
Member Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		2,558,769		3,024,178	18.2
Nonmember Business Loans Secured by Real Estate	N/A	N/A		N/A		255,089		303,483	19.0
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		55,172		147,968	
Total Unfunded Commitments for Business Loans	18,368,390	10,460,748	-43.1	8,505,264	-18.7	6,677,267	-21.5	9,144,073	36.9
Miscellaneous Business Loan Unfunded Commitments (Included In									
Categories Above) Agricultural Related Business Loans	N/A	N/A		N/A		38,607		30,607	-20.7
Construction & Land Development	991,939	1,875,630	89.1	556,238	-70.3	366,440	-34.1	1,388,249	
Outstanding Letters of Credit	8,693,179	1,058,511	-87.8		-92.4	0	_		
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL	0,000,170	1,000,011	07.0	00,010	32.4	0	100.0		14//
REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	422,930,851	422,724,272	0.0	409,413,477	-3.1	402,769,345	-1.6	398,146,320	-1.1
Credit Card Line	779,667,644	800,406,629	2.7	846,690,347	5.8	910,503,391	7.5		2.4
Unsecured Share Draft Lines of Credit	130,352,437	114,585,310	-12.1	115,553,199	0.8	115,730,925	0.2	117,412,991	1.5
Overdraft Protection Programs	196,658,539	229,216,412	16.6	239,706,356	4.6	239,147,024	-0.2	250,194,015	4.6
Residential Construction Loans-Excluding Business Purpose	635,443	411,574	-35.2	1,094,950	166.0	704,757	-35.6	316,277	-55.1
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments	39,737,926	47,997,334	20.8	53,300,142	11.0	49,724,648	-6.7		
Total Unfunded Commitments for Non-Business Loans	1,569,982,840	1,615,341,531	2.9	1,665,758,471	3.1	1,718,580,090	3.2	1,748,641,176	1.7
Total Unused Commitments	1,588,351,230	1,625,802,279	2.4	1,674,263,735	3.0	1,725,257,357	3.0	1,757,785,249	1.9
%(Unused Commitments / Cash & ST Investments)	114.70	111.43	-2.9	100.18	-10.1	128.87	28.6	108.09	-16.1
Unfunded Commitments Committed by Credit Union	N/A	1,623,429,708		1,673,842,282	3.1	1,724,285,250	3.0		1.9
Unfunded Commitments Through Third Party	N/A	2,372,571		421,453	-82.2	972,107	130.7	502,558	-48.3
Loans Transferred with Recourse 1	115,433,908	147,841,666	28.1	155,461,938	5.2	165,207,539	6.3	158,707,207	-3.9
Pending Bond Claims	170,181	271,902	59.8	247,011	-9.2	261,965	6.1	106,679	-59.3
Other Contingent Liabilities	597,917	591,717	-1.0	698,363	18.0	720,071	3.1	683,707	-5.1
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	21	22	4.8	24	9.1	26	8.3	26	0.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,553,164,660	1,506,357,628	-3.0	1,521,281,448	1.0	1,535,847,479		1,539,442,995	0.2
Total Committed Credit Lines	18,470,000	32,157,202	74.1	28,008,001	-12.9	387,062,752	1,282.0	384,658,450	-0.6
Total Credit Lines at Corporate Credit Unions	326,500,380	232,852,502	-28.7	297,143,503	27.6	278,737,089		277,255,356	-0.5
Draws Against Lines of Credit	19,261,035	11,439,365	-40.6		-52.5	2,917,237			
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS									ļ
Line of Credit Outstanding from Corporate Cus	3,039,178	3,409,680	12.2		-87.1	2,025,936			-73.6
Term Borrowings Outstanding from Corporate Cus	12,000,000	7,000,000	-41.7	5,000,000	-28.6	0	-100.0	0	N/A
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at	623,965,585	649,604,988	4.1	723,556,969	11.4	909,178,493	25.7	911,564,979	0.3
	46			pa ana		,		,	
Lenders Option	101,157,000	86,000,000	-15.0		-38.4	13,000,000	-75.5		
Uninsured Secondary Capital ² # Means the number is too large to display in the cell	0	0	N/A	0	N/A	0	N/A	0	N/A
			-	1	-			1	
1 Included MBL construction and land development prior to 03/31/09.	L .								
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 fo	rward		L	1				16.SuppShareO	BS&Bori

	Miscella	neous Information, Pr	ograms.	. Services					Т
Return to cover	imoona	For Charter :							1
06/05/2014		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				: Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	erally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chg
MEMBERSHIP:									
Num Current Members	1,230,680	1,250,596	1.6	1,288,149	3.0	1,320,195	2.5	1,328,136	0.6
Num Potential Members	27,702,322	28,494,753	2.9	28,777,162	1.0	30,861,655	7.2	31,295,172	1.4
% Current Members to Potential Members	4.44	4.39	-1.2	4.48	2.0	4.28	-4.4	4.24	-0.8
* % Membership Growth	-0.33	1.62	592.9	3.00	85.6	2.49	-17.2	2.41	-3.3
Total Num Savings Accts	2,267,742	2,338,371	3.1	2,397,741	2.5	2,460,159	2.6	2,483,613	1.0
EMPLOYEES:									
Num Full-Time Employees	3,071	3,142	2.3	3,289	4.7	3,369	2.4	3,389	0.6
Num Part-Time Employees	422	410	-2.8	419	2.2	431	2.9	430	-0.2
BRANCHES:									
Num of CU Branches	322	326	1.2	308	-5.5	316	2.6	319	0.9
Num of CUs Reporting Shared Branches	27	28			3.6	31			
Plan to add new branches or expand existing facilities	1	11	+			13	1		
MISCELLANEOUS LOAN INFORMATION:			.,500.0	10		10	0.0	10	5.0
**Total Amount of Loans Granted YTD	2,760,548,712	2,828,157,187	2.4	3,585,595,476	26.8	3,517,649,056	-1.9	684,172,412	-22.2
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date	2,100,040,712	2,020,101,101	2.4	3,303,333,476	20.0	5,517,045,000	-1.9	004,172,412	-22.2
(FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS		_		_		-		_	
(Credit Programs):									
Business Loans	22	22	0.0	32	45.5	29	-9.4	30	3.4
Credit Builder	15			19		23		24	4.3
Debt Cancellation/Suspension	6					6			
Direct Financing Leases	1					0		0	
Indirect Business Loans	6					9	-	-	
Indirect Consumer Loans	31	30				35			
Indirect Mortgage Loans	9					9		9	
Interest Only or Payment Option 1st Mortgage Loans	5				40.0	11		11	_
Micro Business Loans		10				11			
Micro Consumer Loans	11	13				13			
	11								
Overdraft Lines of Credit	64					64	+		
Overdraft Protection	57	58			5.2	58			
Participation Loans	30	32			18.8	41			
Pay Day Loans	12					15			
Real Estate Loans	76				12.0	85			
Refund Anticipation Loans	2					2			
Risk Based Loans	70	73			2.7	81	8.0		_
Share Secured Credit Cards	24	26	8.3	3 27	3.8	31	14.8	31	0.0
Short-Term, Small Amount Loans (STS)	0	0	N/A	. 0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	89	91	2.2			88			
Business Share Accounts	38	38			7.9	43			_
Check Cashing	64	64			-3.1	62	0.0	62	
First Time Homebuyer Program	9	11	22.2	12	9.1	13	8.3	13	0.0
Health Savings Accounts	10	10	0.0	11	10.0	11	0.0	11	0.0
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	0.0
In-School Branches	2					1	-50.0	1	0.0
Insurance/Investment Sales	30	30			10.0	33		33	_
International Remittances	11	12				17		20	
Low Cost Wire Transfers	70								
**Number of International Remittances Originated YTD	N/A		-	N/A		1,975	-	424	
MERGERS/ACQUISITIONS:	14/71	1471		1471		.,010		727	
Completed Merger/Acquisition Qualifying for							 		+
Business Combo Acctna (FAS 141R)	2	2	0.0	4	100.0	4	0.0	4	0.0
Adjusted Retained Earnings Obtained through	_	_	1						
Business Combinations	2,741,933	2,741,933	0.0	240,651	-91.2	305,438	26.9	839,126	174.7
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts									
on Fixed Assets (not discounted to PV)	22,711,522	22,307,173	-1.8	19,282,776	-13.6	26,319,727	36.5	24,045,480	-8.6
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (o	r no annualizing)								
** Amount is year-to-date and the related % change ratio is annualized.									
# Means the number is too large to display in the cell								17.MiscInfoAn	dServices

	Inform	ation System		nology					
Return to cover		For Charter :							
06/05/2014		Count of CU :							
CU Name: N/A	4	Asset Range :							
Peer Group: N/A				Nation * Peer	Group: A	II * State = 'M	O' * Type	e Included: Fe	derally
	Count of CU in	Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Ch
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1		1		1	0.0	1	0.
Vendor Supplied In-House System	73	68		66		63	-4.5	62	-1.
Vendor On-Line Service Bureau	45	49		47	-4.1	50	6.4	51	2.
CU Developed In-House System	1			0		0	N/A	0	N/
Other	5	4	-20.0	4	0.0	4	0.0	4	0.
Electronic Financial Services									
Home Banking Via Internet Website	87	89	2.3	88	-1.1	89	1.1	90	1.
Audio Response/Phone Based	72	72	0.0	71	-1.4	70	-1.4	69	-1.
Automatic Teller Machine (ATM)	82	82	0.0	85	3.7	85	0.0	85	0.
Kiosk	6	6	0.0	6	0.0	7	16.7	7	0.
Mobile Banking	12	16	33.3	29	81.3	38	31.0	40	5.
Other	4	4	0.0	2	-50.0	3	50.0	2	-33.
Services Offered Electronically									
Member Application	34	36	5.9	40	11.1	39	-2.5	39	0.
New Loan	45	44		46		48	4.3	48	0.
Account Balance Inquiry	89	90		90	0.0	91	1.1	91	0.0
Share Draft Orders	63	63		63		65	3.2	65	0.
New Share Account	21	21		23		24	4.3	24	0.0
Loan Payments	84	85		82		83	1.2	83	0.
Account Aggregation	12	12		13		15	15.4	16	6.
Internet Access Services	23	25		26		28	7.7	28	0.0
e-Statements	73	74		77	4.1	80	3.9	80	0.
External Account Transfers	15	18		22	22.2	26	18.2	27	3.
View Account History	91	92		91	-1.1	91	0.0	91	0.0
Merchandise Purchase	5			5		5	0.0	5	0.0
Merchant Processing Services	4			6		6	0.0	6	0.0
Remote Deposit Capture	5	6		10		14	40.0	14	0.0
Share Account Transfers	86	89		88	-1.1	89	1.1	89	0.0
Bill Payment	64	67				71		71	0.0
				68			4.4		_
Download Account History Electronic Cash	76	77		75		77	2.7	77	0.
	5	5		4		5	25.0	5	0.
Electronic Signature Authentication/Certification	2	3		3	0.0	6	100.0	7	16.
Mobile Payments	N/A	N/A		N/A		7		10	42.9
Type of World Wide Website Address									
Informational	12	11		11	0.0	11	0.0	11	0.0
Interactive	8	8		3	-	2	-33.3	3	50.0
Transactional	80	83		86	-	88	2.3	87	-1.1
Number of Members That Use Transactional Website	400,852	427,547	-	479,889	12.2	533,875	11.2	552,228	3.4
No Website, But Planning to Add in the Future	1	0	-100.0	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0			0		0		0	N/A
Interactive	0			0		0	N/A	0	N/A
Transactional	1	0	-100.0	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	119	118	-0.8	112	-5.1	114	1.8	114	0.
			1		1 T				18.IS

Return to cover

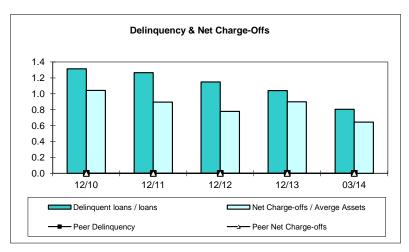
06/05/2014

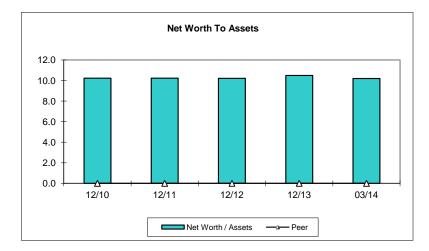
CU Name: N/A
Peer Group: N/A

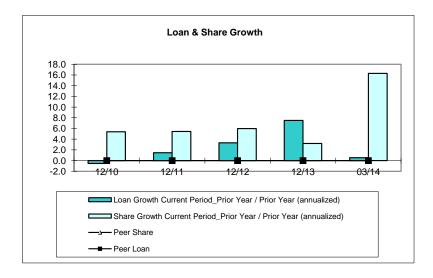
Graphs 1 For Charter: N/A Count of CU: 118 Asset Range: N/A

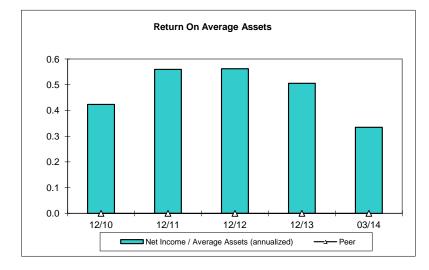
Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Return to cover 06/05/2014 CU Name: N/A Peer Group: N/A Graphs 2 For Charter : N/A Count of CU : 118 Asset Range : N/A

Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A

